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AUGUST 2001

Solicitors

WHY ARE THERE STILL SO MANY COMPLAINTS?

Delayed payments
TRAIN COMPENSATION SCHEMES COMPARED

House insurance
BEST BUY COVER

TV ratings
WHICH ARE THE WIDESCREEN STARS?

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Solicitors: we uncover what lies behind the mountain of complaints

The shameful statistics about the level of complaints against solicitors are a well-publicised fact. Last year, more than 16,000 complaints reached the Office for the Supervision of Solicitors (OSS) – that's one for every five solicitors. And the Legal Services Ombudsman says that, over the last decade, her office has dealt with complaints about 60 per cent of solicitors' firms. What has been less clear is what lies behind this mountain of complaints.

We set out to investigate by talking to 340 people who felt they had received poor service from their solicitor. Over half had made a formal complaint – but the fact that the rest hadn't suggests that even the shockingly high OSS figures are an underestimate. But it was the nature and extent of what people said had gone wrong that makes such depressing reading: three quarters told us about excessive delays; over half claimed their solicitor had made mistakes; and almost a quarter said their lawyer had lost documents relating to their case. Most seriously, 40 per cent felt they hadn't been treated with respect – many described their solicitor's attitude as arrogant, contemptuous or patronising.

The Law Society has just published plans to tackle the problem of poor service from solicitors and we welcome these. But our research shows that it will take a significant culture change before some solicitors start to put their customers first.

Helen Parker

Helen Parker, Editor

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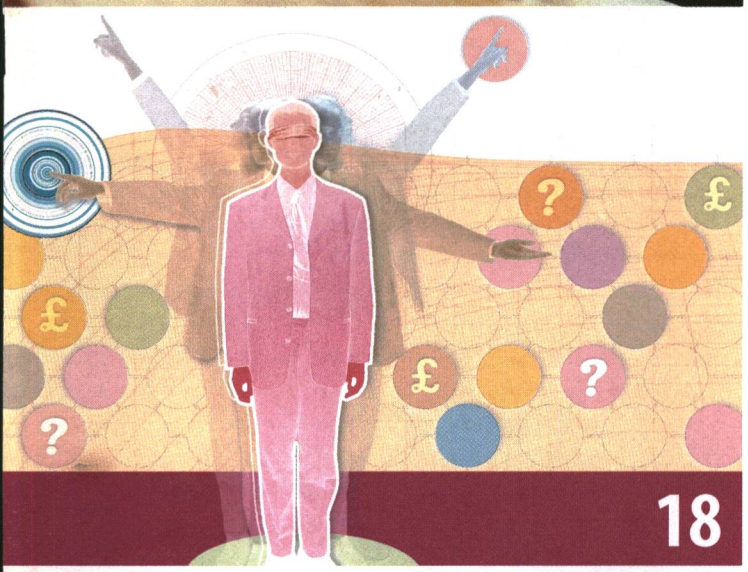

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insidestory

Consumer stories that make a difference

Putting the con into 'convenience'

A cheeky storecard company has been sending customers 'convenience cheques' to lure them into borrowing from their card account, at a sky-high interest rate.

Which? reader Sarah Dawes contacted us after her husband received a letter from Style Financial Services earlier this year. The company runs a storecard scheme covering more than 100 chains, including Debenhams, Hobbs and Sainsbury's.

A cheque attached to the letter, made out to Sarah's husband, who has a Style Attire card, appeared to suggest the company was sending him £250.

But, after reading the letter, Sarah realised that cashing the cheque would have incurred interest. Small print at the bottom mentioned that 'normal' interest would apply. In fact, the rate was 25.9 per cent APR, starting immediately the cheque is cashed.

Sarah Dawes spotted the small print in a storecard firm's cheque 'handout'

Style told us it provided customers with an alternative to other methods of borrowing, and said storecards provide many benefits, such as discounts. But we can't see any benefit in borrowing cash at twice the interest rate you can get from a bank.

ONDIGITAL HEAPS MISERY ON TO FRAUD VICTIM

Appalling incompetence at ONdigital – since renamed ITV Digital – left Gareth Edwards fighting to preserve his credit rating after a fraudster used his name and address.

ONdigital ignored Gareth's pleas to sort out the problem for eight months, and persisted in sending him payment demands for a subscription he hadn't bought. The father of two was set to apply for a mortgage just as ONdigital was wrongly dashing his credit rating because he hadn't paid.

Last October, Gareth got a letter from ONdigital, welcoming him as a new subscriber to its digital TV service. Gareth was surprised, as he had never had anything to do with ONdigital, and rang to find out what was going on.

Gareth told ONdigital he knew nothing about the subscription. He was told not to worry – it would be passed to ONdigital's fraud department. In December, ONdigital rang Gareth, demanding payment. Again, he told them it was nothing to do with him.

But in May, ONdigital demanded payment again. This time, the company threatened legal action if Gareth didn't pay £326 within ten days. Again he contacted the company, and it promised to sort out the problem.

Despite Gareth's efforts, and ONdigital's assurances, the company registered arrears on his credit file, which would have affected his ability to get credit – just as he was preparing to apply for a mortgage.

Digital TV providers add to confusion

Several readers have contacted us to ask whether they could get free digital channels, without subscribing to a service. The answer is yes, although Sky Digital and ONdigital would have you believe otherwise.

In the *Which?* report on digital TV last December, we explained that you don't have to subscribe to a service to receive free-to-air channels such as digital versions of existing analogue channels.

With Sky Digital, you should only pay for installation of a satellite dish, which is £40 with a subscription or £100 without. With ITV Digital (the new name for ONdigital), which you normally receive through your existing aerial, you need a set-top box. This is free if you subscribe, or £250 to £350 from retailers if you don't.

Since our report appeared, however, some of you have told us you've been unable to get free-to-air channels without paying for a subscription. So we decided to investigate.

Our undercover researchers rang Sky Digital and ONdigital to ask whether they could get free-to-air channels without subscribing to a service. On several occasions they were given wrong information. We wrote to Sky and ONdigital to ask why this was the case.

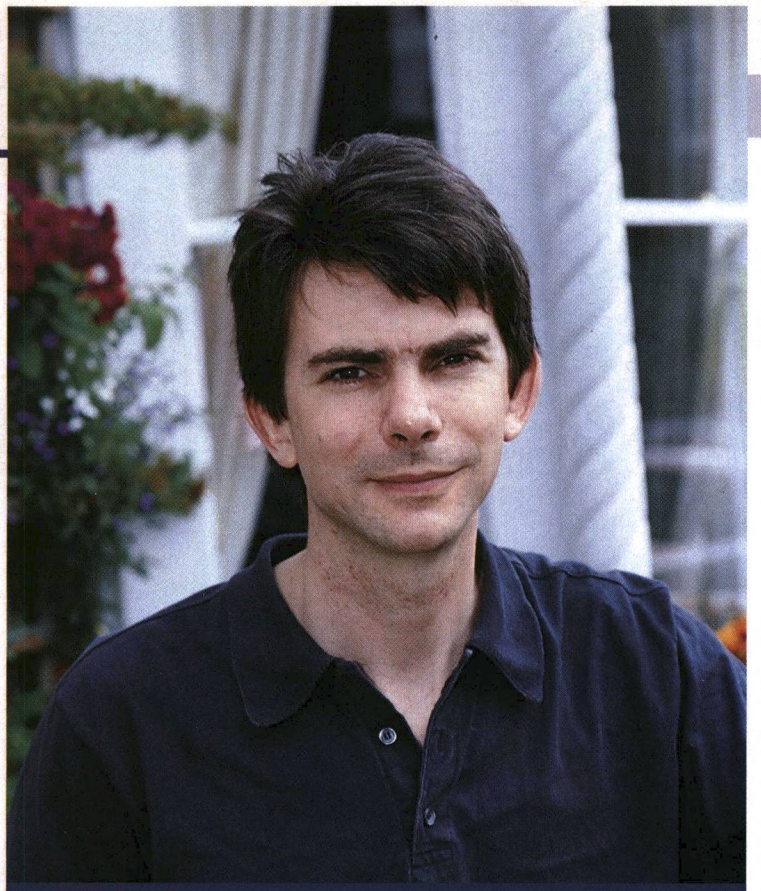
Sky apologised to anyone who received wrong information from it. It has promised to review advice given by sales and customer service staff. The company confirmed all households can get free equipment, with no obligation to subscribe. We called back after a month and this time we were given the correct information.

Staff at ONdigital insisted that you need to buy a minimum package to get free-to-air channels. But ONdigital admitted to us that the information we received from its staff was incorrect and promised to rebrief customer service staff. It accepted that the situation with set-top boxes is not as clear as it should be – you can buy your own box from a retailer. When we called customer service back after a month, however, we were still not given the full picture.

Digital TV kitemark still leaves information gap

The government has introduced a kitemark for digital televisions that identifies integrated TVs capable of receiving terrestrial (ITV Digital) digital services without a set-top box. But we believe the Digital Video Broadcasting (DVB) logo for digital TVs does not really address consumer confusion: we need a wider information campaign.

PHOTOGRAPHY JOHN TRENHOLM, GETTYONE STONE



Gareth Edwards faced legal action from ONdigital for a service he did not sign up for, and was registered with arrears on his credit file – until the company finally sorted it out

We contacted ONdigital on Gareth's behalf. The company has now apologised to him for the way it dealt with the fraudulent account, and it has admitted that the problem should have been identified and dealt with much earlier in the process.

ONdigital has also corrected the mistake on Gareth's credit file and has given him a letter to show mortgage lenders that his credit rating was wrongly damaged.

And it has has offered Gareth a year's free subscription to ONdigital as compensation for its mistakes, which he has accepted.

Customers stung for thieves' mobile calls

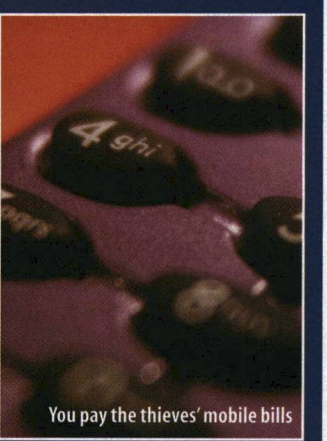
As mobile phone thefts soar, so does the number of victims who, like Ajay Patel and Gary Duffy, are facing massive bills for calls made by the thief.

What Ajay and Gary have in common, apart from a bill for hundreds of pounds from thieves, is that neither was asked, when he bought the phone, whether he'd like to specify a credit limit. A monthly limit of £100 would have curbed the size of the bills. Ajay is fighting One 2 One over his bill for £393, and Gary has reluctantly agreed to pay £344 to Orange.

In major cities such as London and Manchester, thefts of mobile phones quadrupled between 1998 and 2000. It's estimated that more than 15,000 are stolen every month in the UK. An industry source told *Which?* that some stolen mobiles end up in 'backstreet' call shops being used for calls abroad.

If your mobile is stolen and you tell your phone company, it immediately bars the phone and you're not liable for the cost of calls made afterwards. The problem is when you don't know the phone has gone. The networks – BT Cellnet, One 2 One, Orange and Vodafone – have security measures, including a Pin number with which you can lock your phone. But when we asked them whether customers could set a credit limit, Orange said customers couldn't do this. One 2 One implied customers had no such option. BT Cellnet said it depended on where the phone was bought. Only Vodafone said customers could get a limit on request.

You can insure your handset, but we think customers should be given the option of setting a credit limit: this would mean that, if they didn't realise the phone had been stolen, they could, at least, limit their loss.



You pay the thieves' mobile bills

Finally... a law to tackle rogues

Cowboy traders are set to be run out of town under reforms announced in the Queen's Speech, after years of battling by Consumers' Association (CA).

The proposed reform of the Fair Trading Act will allow 'stop now' orders to be used to halt dodgy practices by every type of trader – not the limited range currently covered. It will also strengthen the powers of the Office of Fair Trading (OFT), to allow it to approve codes of practice (see 'Perfect practices', *Which?*, April 2001, p4).

Under the changes, CA will be given powers as a 'super-complainer'. This means that, if we ask the OFT to investigate areas where we think competition is not working properly, it must either investigate or give a good reason why it's not doing so.

Consumers lose millions of pounds each year to rogue traders and we've fought for years for these changes, which make it easier for trading standards officers (TSOs) to act quickly against a rogue.

In another important development, TSOs are set to name and shame rogue traders on a national database. The system would include a company's previous convictions, injunctions and county court judgments. Crucially, it could also include the number of justified complaints made by consumers against a company.

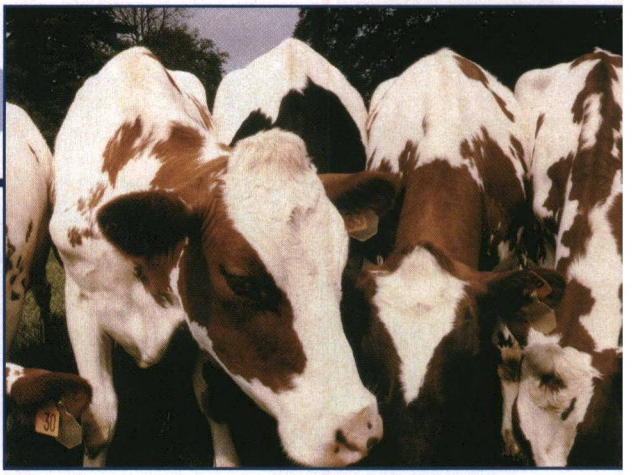
Surrey County Council's TSOs will develop a protocol for a pilot scheme, but no launch date has been announced. We welcome the move to make justified complaints about traders publicly accessible so consumers are warned which traders to avoid.

campaign update

● **Consumers' Association's campaign to block the merger of Lloyds TSB and Abbey National has been successful. Our evidence to the Competition Commission argued that the merger would reduce competition in the current account market and open the floodgates to more mergers – further hitting competition. We're delighted the Commission and Trade Secretary have agreed with us and blocked the deal.**

● Dyson has been rapped by the Advertising Standards Authority (ASA) for misleading consumers about the performance of its £1,200 Contrarotator washing machine. *Which?* reported that, while a good machine, the Contrarotator wasn't worth the price tag ('All change', January 2001, p14). The ASA said that Dyson's ad made an unfair and misleading comparison with another machine.

● **Under Office of Fair Trading proposals to crack down on debt management companies, debt managers would have to warn customers if an initial payment will be used as a deposit or fee, rather than being used to pay off debts. We welcome this plan.**



SOUR ADVICE

After BSE, you'd expect to be able to get reliable advice on safe and healthy eating from official food bodies. You'd be wrong

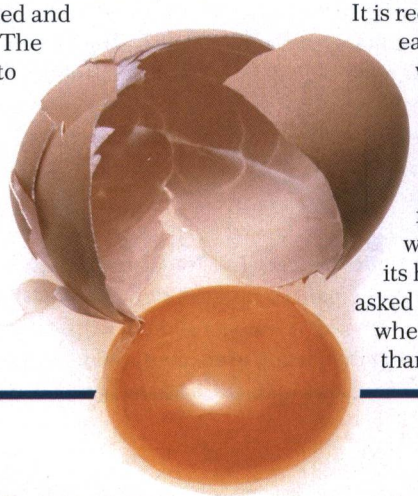
We should be able to take for granted that government food advice is up-to-date, easily accessible and comprehensive. But in our experience we've found that advice can be confusing, or even hard to get in the first place. The Food Standards Agency (FSA) was established in April 2000, and part of its function is to ensure that the general public has adequate, clearly presented information to allow them to make informed choices about the food they eat. We wanted to see whether this is happening.

To look at the quality of government advice, we came up with six questions about food felt to be relevant to today's consumers. Researchers then posed as consumers and put these questions to the helpline of the FSA. We also put the same questions to the then Ministry of Agriculture, Fisheries and Food (MAFF, which is now the larger Department for Environment, Food and Rural Affairs) to see how its advice compared.

Beef it up?

'Is beef OK to eat?'

The FSA has reported cases of spinal cord being found in imported meat this year – posing a risk of BSE infection. So we were surprised when an FSA helpline adviser seemed taken aback by our question, saying: 'There hasn't been any scare or anything…', and dismissively telling us that beef 'has been safe to eat for a while'. The adviser didn't give any advice about buying meat, although FSA official advice is that consumers should buy beef from 'trusted and reputable sources'. The helpline failed also to refer us to its own sources. It has a dedicated BSE website and a leaflet, *BSE: a Food Standards Agency Guide* (see our 'Contacts and links', on p57).



Udder confusion

'At what age is it OK to start feeding cows' milk to babies?'

From the age of one year a baby can be fed full-fat cows' milk as a drink, although it's fine for mixing into foods or in cooking from six months.

MAFF referred us to the FSA, which referred us to the Department of Health (DoH) (but couldn't give us a phone number). When we eventually got through to the DoH, it gave us the appropriate advice.

Helpline advisers must be able to direct you to the most relevant source of information and provide contact details.

Scrambled eggs

'Is it OK to eat raw eggs?'

The government's current advice is that there's potential risk in eating raw eggs, or uncooked foods containing them, due to the possibility of being exposed to salmonella. In particular, vulnerable groups such as pregnant women, babies, the sick and the elderly, should only eat eggs that have been cooked until the white and yolk are solid.

An FSA helpline adviser began to tell us about farms that have introduced a new procedure to vaccinate chickens against salmonella. The adviser said that eggs from these chickens have a mark (Lion Quality Mark) but wasn't sure what it was. We were then put through to someone who gave us the official advice.

One fish, two fish

'How much oily fish should I be eating in my diet?'

It is recommended that people eat two portions of fish a week, one of which should be oily fish – this being an important dietary source of beneficial fatty acids. This is the official advice from the FSA and is what we were told when we rang its helpline. But when we asked whether it mattered whether we ate less or more than one portion of oily fish a week, the response was confused. First, we were told that there had been some concern about the 'PHB' level in fish, although our adviser wasn't sure what that was. Reading from a brief, our adviser later went on to clarify that toxic pollutants – PCBs (not PHBs) and dioxins – have been found in oily fish and that these are harmful to human health.

The FSA, however, states that the health benefits of eating the recommended amount of oily fish outweigh any potential risk from PCBs and dioxins. Our adviser was reluctant to comment on the consequences of eating more than one portion a week, except to say we 'might be at risk'.

Advice given must be accurate and conclusive.

Five aside

'How many portions of fruit and vegetables should I be eating every day?'

A survey carried out for the British Dietetic Association in May this year showed that many people aren't eating the recommended five daily portions of fruit and vegetables combined, and that most adults are still confused about what constitutes a portion.

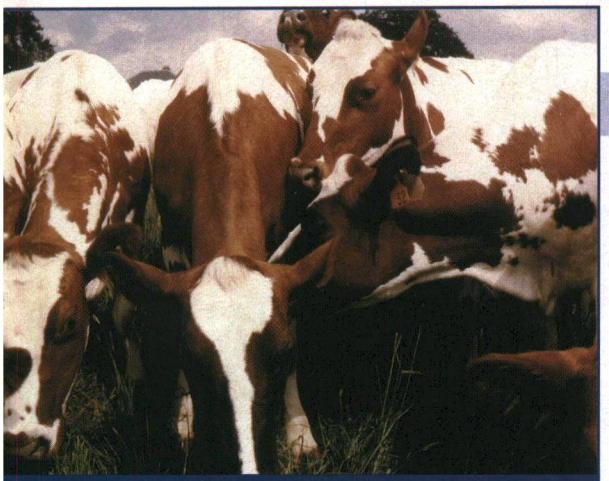
And it seems that it's not just consumers who are confused – the FSA helpline initially replied to our question with: 'I'm not quite sure, to be honest with you.' We eventually received relevant advice.

Topped and tailed advice?

'Should I be washing or peeling my carrots?'

Current FSA advice is that it's sensible to wash all fruit and vegetables before eating, on the grounds of food hygiene. If you're concerned about pesticide residues, then washing and peeling can help reduce these – but consumers are also assured that any pesticide used on fruit and vegetables is not so harmful that it would be necessary to wash or peel them to make them safe to eat.

In 1995 a health warning was issued by MAFF, recommending that consumers top and tail as well as peel carrots, to



Official advice on eating BSE-free beef, when to feed cows' milk to babies, or eating healthy amounts of vegetables and fish, ought to be easy to come by – but not from the agencies we contacted

avoid high levels of pesticide residues that had been found in carrots at the time. A subsequent crackdown meant that residues were reduced to acceptable levels, so this precaution became unnecessary.

However, although both the FSA and MAFF advisers we spoke to gave us the latest advice, the most current MAFF information leaflet we were sent was dated 1999 and still suggests topping carrots to reduce pesticide levels – advice which is no longer relevant.

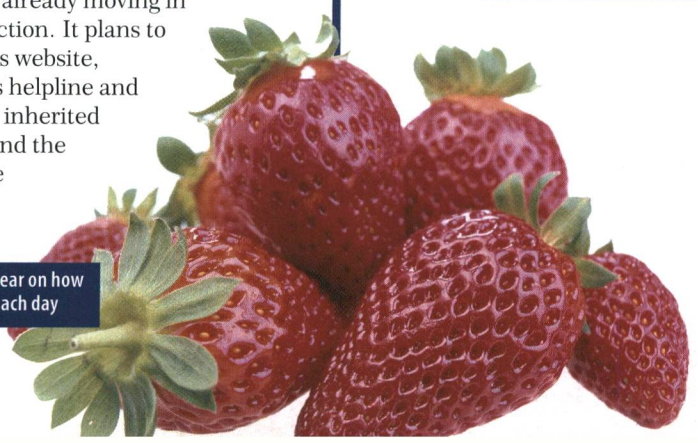
The government needs to let people know when advice changes.

Food sense

We would like to see:

- better informed helpline advisers
- up-to-date resources easily accessible to the public
- government agencies consistently giving clear advice
- better publicised and more frequent updates on food advice.

The FSA is already moving in the right direction. It plans to restructure its website, and review its helpline and the literature inherited from MAFF and the DoH. We'll be watching its progress.



Advice can be unclear on how much fruit to eat each day

EasyJet forced to pay for delay

You might expect that, when an airline causes you to miss your flight, it would still be responsible for getting you to your final destination. But your rights in this situation are far from clear-cut.

Brian Cumming recently received an award of £750 from EasyJet following an incident in which he was asked to leave a plane to deal with a security issue relating to his diving equipment, causing him to miss his flight.

Brian says that, before boarding the plane, he had told check-in staff he had diving equipment. After he was asked to leave the plane, security staff told him they had alerted EasyJet 90 minutes previously. Yet it seemed the airline didn't react until just before take-off.

EasyJet admitted having made a 'check-in error', and agreed to fly Brian for free and refund the cost of the missed flight – but it refused to cover all the costs of the second leg of the journey to Corsica, where his wife and children were waiting.

Brian went to court and was awarded all his costs after EasyJet failed to submit its defence by the deadline.

Seeking compensation for a delay is not straightforward. Once you've checked in, your rights are governed, in most cases, by the Warsaw Convention. Under this, if an airline takes 'all reasonable measures' to avoid delay, legally it's not liable for compensation.

EasyJet told *Which?* that it had no record of the 90 minutes in question, so could not explain the apparent delay in acting. It said it wasn't liable for additional costs, only to put Brian on the next flight, as the decision to take him off the plane was due to security.

We're delighted that Brian got his money back, but his rights aren't clear. If you are delayed, it may be easier to try to make a claim on your travel insurance.

Taking EasyJet to court paid off for Brian Cumming

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

Arrogant, incompetent, negl

...just some of the things said about solicitors in our survey of complaints against them

Judy Farrar reveals why so many people complain about solicitors

Last year there were a massive 16,085 complaints to the Office for the Supervision of Solicitors (OSS) – the complaints handling body of the Law Society of England and Wales. Disturbingly, that's equivalent to around one complaint for every five solicitors.

Other parts of the UK fared better. The Law Society for Northern Ireland received the equivalent of one complaint for every six solicitors during the same period, and the Law Society of Scotland, one for every eight.

We investigated what's behind these complaints by seeking the views of more than 340 people who felt their solicitor had given them poor service.

SHOCKING FINDINGS

The results of our survey make depressing reading. Many of those who contacted us described their solicitors as arrogant, contemptuous, patronising or rude. And almost 40 per cent of the people felt they weren't treated with respect.

Shocking indeed, but perhaps we shouldn't be too surprised that some solicitors have this attitude to their clients. Only last year, a former Law Society President, Michael Mears, wrote: 'The OSS operates on the basis of the fiction that the vast majority of its customers are worthy citizens... great numbers of [them], however, are typical Mr and Mrs Modern Brit, whingers and grievance mongers whose primary object in making a complaint is to avoid paying the bill.'

Taking legal action can be a drawn-out and complicated process. It can also be very distressing because of the sorts of issue that are often involved – for example, marriage breakdown, bereavement or injury. At the very least, it's reasonable to expect your solicitor to keep you well informed and to treat you in a courteous and professional manner. Unfortunately, we've found that this is sometimes very far from the case.

Complaints about excessive delays, negligence, serious mistakes and unprofessional behaviour were common. But perhaps worse than this, in many cases these solicitors seemed to be paying little

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION JOE SPIZZ

regard to their own professional rules of conduct.

COUNTING THE COST

Few people would hire a builder without getting an estimate of the time and costs involved first. Yet the majority of our respondents claimed they were given neither by their solicitor. Nor were many of them told that they might have to pay the other side's costs if they lost.

In fact, solicitors' practice rules expect them to meet certain standards of client care. These include giving this type of information to their clients at the start of the case. Half of our respondents who paid privately said they were not given an estimate upfront (this isn't always required for legal aid cases). A few told us that the solicitor refused point blank: 'She refused to estimate costs even after three or four requests.'

What's more, almost half the respondents who did get an estimate found that their final bill was actually higher, and only 3 per cent said it was lower. In a couple of cases, it was so much higher that the people couldn't afford to continue: 'His estimate...was £4,000 to £5,000. In the event the fees were in excess of £30,000... after two years we could no longer afford to fund the case.'

WHAT'S GOING ON?

Almost three quarters of our respondents said they weren't told how long the case was likely to take – and 60 per cent of those who were given an estimate found that it actually took longer. In fact, delays were the most common gripe, with 73 per cent of all who replied feeling that the delays were excessive.

There may well have been good reasons for these delays, but in many cases finding out what was going on was far from easy. Solicitors should keep their clients regularly informed about progress and costs. But over half of our respondents said they weren't kept informed about the progress of their case, and they received no reply to letters or phone calls.

igent and unprofessional ...

SOLICITORS WITH AN ATTITUDE

Lack of common courtesy was a disturbingly common complaint. Almost 40 per cent felt they weren't treated with respect. Many people described their solicitor's attitude as arrogant, contemptuous, patronising or condescending. Others felt the solicitor wasn't really on their side – they were often belligerent, bullying and hostile, or indifferent, disregarding and uninterested. One person said: 'His attitude was arrogant and very patronising', and another: 'The solicitor seemed to assume...I would not be able to follow legal detail... a definite air of superiority, difficult to cope with when you've just suffered a bereavement.'

> **'The solicitor assumed I wouldn't be able to follow legal detail...'**

Although respondents from all types of background found that solicitors had similar attitudes, some of those on legal aid felt that this affected their treatment: 'I have found solicitors to be condescending, treating you as an imbecile and/or a nuisance. There seems to be much blackmail and pressure not to bother them, and being on legal aid means you're scared to upset them... they can get it withdrawn if they are so minded.'

INCOMPETENCE

Your solicitor is paid to represent your interests, so you'd expect them to do the job properly. But 58 per cent of our respondents claimed that their solicitor had made mistakes. These were often in legal documents and ranged from spelling, grammar and typing mistakes to errors in accounts.

Sometimes their mistakes had serious consequences for the client. Two thirds of people complained that their solicitor had been negligent: 'The claim form filled in by a junior was full of inaccuracies... the court documents prepared by a junior were returned by the judge as unacceptable', said one person.

Another told us: 'There were many factual and arithmetical errors which all worked to the advantage of the opposition.' And: 'They made several legal errors in dealing with my mother's will and property... they tried to cover up in an extraordinary way' [by refusing to hand over the deeds]. I'll never trust a solicitor again.'

OUR VERDICT

While the majority of solicitors may well be providing their clients with a thoroughly professional service, it's clear that many are failing miserably. In fact, the problem could be even more widespread than the Office for the Supervision of Solicitors' (OSS) figures suggest, because despite being very dissatisfied with their solicitors, barely a third of our respondents had complained to the OSS.

We welcome the Law Society's recent initiatives, but it's yet to be seen how effective they will be in practice. As our research shows, many solicitors are currently failing even to comply with their existing practice rules. It will take significant culture change for these solicitors to start putting their clients' needs first. The Law Society has a huge challenge on its hands, not least because it still has some prominent members who are outspoken in their opposition to reform.

Almost a quarter of our respondents told us that their solicitor had lost documents relating to their case. These included notes, letters, witness statements, wills, medical records and, in some cases, whole files. Again, these can have serious consequences: 'The solicitor lost the will. We now owe enormous sums in interest to the Inland Revenue.'

'They made several legal errors in dealing with my mother's will. I'll never trust a solicitor again'

OUR SURVEY

Last January, we placed ads in the national press asking people who felt they'd had shoddy service from a solicitor in the last three years to contact us. We sent 700 questionnaires and received details of 348 cases from 343 people.

Almost all the respondents live in England or Wales – ten were from Scotland and three from Northern Ireland. As a result, our investigation focuses almost entirely on the situation in England and Wales.

COMPLAINING

Solicitors' rules say that all new clients should be told at the outset at least the name of the person they can approach if they have a complaint. But, almost three quarters of respondents who were new to the solicitors' practice said they weren't told about the procedure.

Complaining to the practice

Just over half of the people complained to their solicitor or their solicitor's practice; 7 per cent of them felt their complaint was resolved satisfactorily, but 70 per cent didn't. In fact, more than four out of five of them were very dissatisfied with the way their complaint was handled.

The reasons they gave followed certain themes. There was a strong feeling that the solicitors closed ranks: 'I feel they all cover up for each other and the way they carry out their investigation is a total sham.' The complaints officer was sometimes the solicitor they were complaining about, and some people felt this meant they weren't getting an impartial opinion. Many people got no response at all, or said their complaint was rebuffed: 'I received no response whatsoever.'

Some felt it was the solicitor's word against theirs. If the solicitor denied the problem, there was nothing they could do. But some thought that even when they had proof, this was ignored. Others told us they received threats – for example, that fees would be increased or the lawyer would stop representing them. 'The threat of a review of charges made me reluctant to go any further', said one. 'They tried to bully me with legal action for daring to complain,' commented another. 'When I complained...at first I was pushed aside and threatened with withdrawal of their services,' said a third.

WHY SOME DIDN'T COMPLAIN

Forty-three per cent of our respondents decided not to complain. The main reason (given by 44 per cent) was that they felt there wasn't any point: 'It's a waste of time complaining about solicitors.'

Over a third thought they would find it too stressful and upsetting: 'It would have cost a lot of money to prove our point. My wife suffers from MS and I couldn't put her through any more stress.'

Despite the fact that they should have been told who to complain to at the start, a quarter of those who didn't complain said this was because they didn't know how. 'When I was unhappy about the service, I didn't know how to complain or get help,' said one. 'They've got away with it and I don't see any form of recourse available to me,' said another.

Particularly worrying was that a few people were nervous about complaining because they felt the solicitor could threaten to withdraw their services or legal aid. Some felt they were not in a position to make a difference once problems occurred, because of a lack of time and money. Another said the solicitor knew they didn't have enough money to sue him.

There were a couple of happy endings, though. One

THE CASE OF THE MISSING CLAIM

When it came to light that Sharron Fox's teenage sons had been sexually abused since the ages of three and five, she engaged Gartons solicitors of Wakefield to represent them. The youngest boy had been psychologically damaged by the abuse and had since been in trouble with the police. The abusers were convicted and Sharron was told her sons were entitled to compensation. She says they were told that the older boy could be entitled to around £6,000 and the younger to around £40,000 because of the disabilities he'd suffered as a result of the abuse.

After many months of asking Gartons how the claim was progressing, Sharron contacted the Criminal Injuries Compensation Board herself, and was told they had no record of her younger son's case. It turned out that Gartons had not filed the claim at all and it was now too late. Gartons then denied ever having agreed to submit the claim. However, the files were subsequently found and Sharron engaged another solicitor, and issued proceedings against Gartons for negligence. Although she had been told it was possible that her son could get a lot more, she finally settled for £42,000 as the pressure was severely distressing him.

PHOTOGRAPHY J WINPENNY PHOTOGRAPHY

person was satisfied, and another very satisfied, with the way their complaints were handled.

CULTURE CHANGE

Not surprisingly, the OSS is having serious problems dealing with a huge backlog of complaints. Last January, the government warned that if the OSS failed to meet tough new targets, it may remove solicitors' right to self-regulation. It also called for improvements in client care to reduce the need for recourse to the OSS in the first place.

Ann Abraham, the Legal Services Ombudsman (LSO) for England and Wales, is responsible for investigating complaints against the OSS. Earlier this year she said that, despite some improvements, the 'gap between the attitudes and behaviour of lawyers and the public's legitimate expectations of them is as wide as ever'. She said she comes across very few people who could be labelled 'professional complainers'. 'What we do see are many, many people who have been poorly served by lawyers.' In the past ten years, her office has had complaints about 60 per cent of solicitors' firms.

She highlighted the need for a culture change within the profession and stressed that any lasting progress will depend on the Law Society managing to persuade solicitors to adopt a more client-focused approach.

At long last, it seems that the Law Society has been taking steps to modernise itself. It recognises that the service offered by some solicitors falls below what the public is entitled to expect. It has put together a strategy to tackle the problem, which includes setting up a Practice Standards Unit whose main focus will be to ensure solicitors comply with the profession's client care rules. Firms will be given a risk-rating, and those with a low score will be monitored and may be told to take remedial measures. Failure to comply could lead to disciplinary action.

The good news is that complaints against solicitors have dropped by 6 per cent over the last year, and the OSS is meeting some of the government's targets. However, the LSO's level of satisfaction with the way the OSS handles complaints continues to decline.

'I was not informed I could take the case further... I didn't know there was a complaints procedure'

HOW TO COMPLAIN

If you're unhappy with your solicitor's service, you should write to the solicitor first. They may be able to put things right without need for any further action. If this doesn't help, make a formal complaint, in writing, to the partner responsible for complaints. If you're unhappy with the response, you should contact the OSS (England and Wales), the Law Society of Scotland or the Law Society of Northern Ireland, depending on where your solicitor is based. However, these organisations can't pursue claims for professional negligence. If you think you have a claim for negligence (because you suffered financial loss due to your solicitor's actions), you'll need to get legal advice.

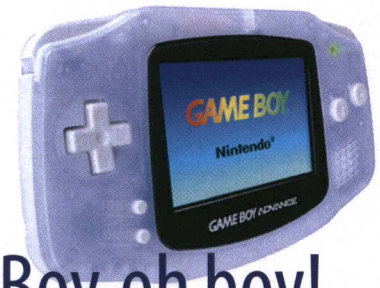
If you are still unhappy with the way your complaint has been handled, you can complain to the relevant Legal Services Ombudsman for England and Wales or Scotland, or to the Lay Observer for Northern Ireland.

TOP TIPS CHOOSING A SOLICITOR

- Always check that the solicitor has experience in your type of case. Just because you have used them before and were happy with them, doesn't necessarily mean they will be suitable for your current problem.
- **You should be able to find a specialist either by personal recommendation, via *Yellow Pages* or citizens' advice bureaux, or from the Law Society. Or you can log on to www.justask.org.uk if you live in England or Wales. Consider their location as you may need to visit their offices. Some solicitors offer a first interview at low cost or free of charge.**
- Meet with the solicitor before you take them on, and ask for details of their fees. Ask whether they'll be handling the case themselves or whether they'll be delegating it. If the latter, find out if the person is fully qualified or a trainee. If they're not fully qualified, ask who will be supervising them and how. If you want to pay on a 'no win, no fee' basis, check this is possible.
- **Write down a list of your questions and make a note of how they're answered. Finally, if you have any reservations, try another practice.**

allchange

What's new on the high street



Boy, oh boy!

After ten years of ruling portable gaming with its Game Boy and Game Boy Colour, Nintendo has released Game Boy Advance (GBA), £90.

For gaming addicts, it seems heaven sent – a larger screen with nearly 33,000 colours, a massively improved 32-bit processor, and it can play your old Game Boy games. The consoles can even be linked together so you can play against your mates. It's a machine with the performance of a PlayStation that measures just 14cm across. All of which explains why it sold 81,000 units in the first weekend of its release. But it's disappointing.

Although the games are superb and the graphics fantastic, most of the time you just can't see them. Even buying the special add-on 'Light Magnifier' (£8) doesn't appear to help. Most games fans will be blown away by the good sound and redesigned controls, but the screen isn't backlit and will have you casting it aside in minutes, addict or no.

BURNING ISSUE

In 1999 there were 58,300 accidental fires in UK homes and 11,600 of these, including 32 deaths and 4,100 injuries, were caused by chip pan fires. We've come across a product that could help cut these numbers.

The Powex fire extinguisher is the first to be approved to the new British Standard 5F fire test for chip pan oil and fat tests. It contains a green liquid which, when squirted into the heart of the fire, settles on the flames, sealing out oxygen and extinguishing them. The fluid also cools the burning material, preventing re-ignition.

We tried it out on a variety of fires started in pans containing cooking oil and lard. It worked brilliantly, typically extinguishing the flames in around five seconds. We also tried it on a curtain fire started by candles and, again, it worked well. The whole contents are expelled when used – this takes about 13 seconds – and the product cannot be refilled.

Powex is light, easy to use and comes in blue, green or ivory with a wall-mounting bracket. It looks like a toy water pistol so should be kept out of reach of children and mounted in an accessible place away from the hob.

Powex says the extinguisher is also suitable for electrical fires. However, the extinguishing fluid is actually conductive so, although it will put the fire out, it could expose the user to the danger of electric shock if they inadvertently touch the liquid before turning the power off after the fire is out. Users must ensure that the electricity is isolated before

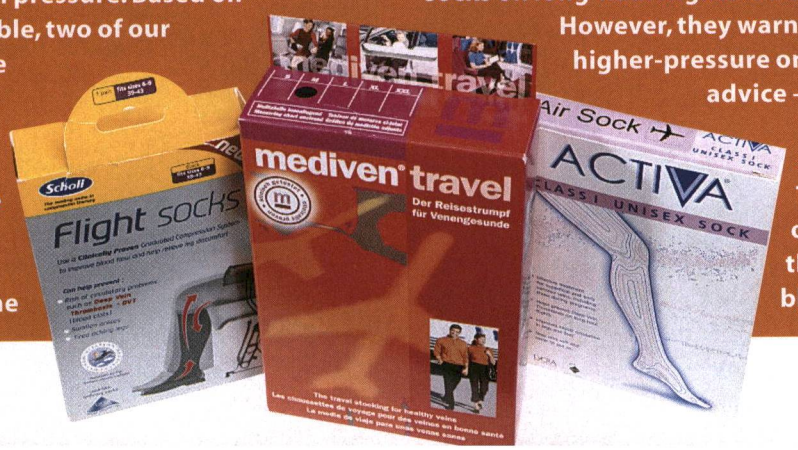
DO SOCKS STOP CLOTS?

Next time you're on a long-haul flight, you may be thinking about wearing a pair of knee-length compression socks. We asked three deep-vein thrombosis experts to assess some recently launched brands – Activa socks (£9.95), Scholl Flight Socks (£11.95) and Mediven travel stockings (£19.82).

A preliminary study has shown that high-pressure socks – ones offering around 20mmHg – can help to prevent blood clots. But more research is needed to determine the optimum pressure. Based on what evidence is available, two of our experts recommend the Mediven socks, which offer 20 to 30mmHg. Both doubt whether the Scholl ones provide enough pressure (only 10mmHg). However, as our third expert said, the Scholl socks would be more comfortable to wear so are more likely to be used. Our experts were concerned about the lack of information with some of these socks – Scholl gave the most comprehensive advice.

It's important not to rely on socks alone – try to walk around the cabin, and drink water rather than alcohol. Also, they're not suitable for everyone – people with arterial disease or heart trouble, for example.

Overall, our experts think that wearing compression socks on long-haul flights is a sensible precaution. However, they warn against using the higher-pressure ones without medical advice – your pharmacist should advise you on suitability and fit. They're also available on prescription for those at high risk of blood clots.



PHOTOGRAPHY JONNY THOMPSON ILLUSTRATION MATT HERRING

approaching the product. The manufacturers have agreed to make this clearer in their literature and on the extinguisher itself.

That said, Powex is excellent for dealing with chip pan fires and we can thoroughly recommend it. It costs around £30.

Flexible mortgages

Halifax and Nationwide weren't included in our flexible mortgages report (June) as they were making changes to their products. Here are the results of our analysis

Halifax offers flexible features on all its mortgages rather than having a specific flexible mortgage product. Overall it scores a low total score of 33 per cent for flexibility (see table), which means its products don't make it into our Best Buys.

Nationwide offers flexible features on all of its mortgages, but some are more flexible than others. Its Base Rate Mortgage offers the most flexible features (see table) and scores 58 per cent overall, which means it becomes a *Which?* Best Buy. Its Budget Option Mortgage is similar, but you can overpay only up to £250 a month during the budget period. With the Fixed Option Mortgage you can't overpay, underpay or take a payment holiday during the fixed-rate period.

Flexibility compared	Halifax flexible mortgages	Nationwide Base Rate Mortgage
Overpayments		
Regular overpayment restrictions	see [1]	
Lump sum restrictions	see [1]	
Flexibility rating	○	★
Underpayments		
Lower payments restrictions	overpay first	overpay first
Flexibility rating	☆	☆
Payment holidays restrictions	max 6[2]	see [3]
Flexibility rating	○	◒
Loan drawdown		
Restrictions	see [4]	overpay first
Chequebook access	see [4]	
Flexibility rating	●	☆
Total flexibility score (%)	**33**	**58**

1 Maximum 10 per cent of outstanding balance per annum except on products without redemption penalties
2 Only if you have had a mortgage for two years and paid £500 or more each month into a Halifax current account or only if you have had Halifax mortgage repayment insurance for at least six months
3 Only after three years and only if your mortgage is less than 80 per cent of the value of your home. You can choose to have one for three to 12 months at a time
4 Loan drawdown is not available with this account

Where am I?

You're driving round a strange town, it's late, there's no one to ask directions and your car's petrol warning light is on. What do you do?

Simple – you ask your mobile phone where the nearest petrol station is. Well, that's the theory behind Find & Seek on the Vizzavi Wap service.

If you have a Wap mobile on the Vodafone network, the service will pinpoint your position and supply a small on-screen map. Wap phones on other networks can use the system, but you have to input your location manually.

Once you know where you are, you can ask for details of the nearest services, such as petrol stations, cashpoints, pubs and restaurants. But this information can be quite limited – for example, it only supplies details of Barclays cashpoints and Whitbread pubs and restaurants. We tried out the Find & Seek service in various locations around London. It does have some drawbacks, the main one being that Wap technology can be very slow. We also found that it doesn't always get your location quite right and you may need to refine it manually, which can be frustrating. In addition, the on-screen map displays aren't particularly helpful.

But it is quite simple to use and will give you the address of the nearest petrol station, cashpoint or whatever it is you want – so it may help you out in an emergency. The service is free – you just pay the call cost of the Wap connection. Just don't throw away your street maps yet.

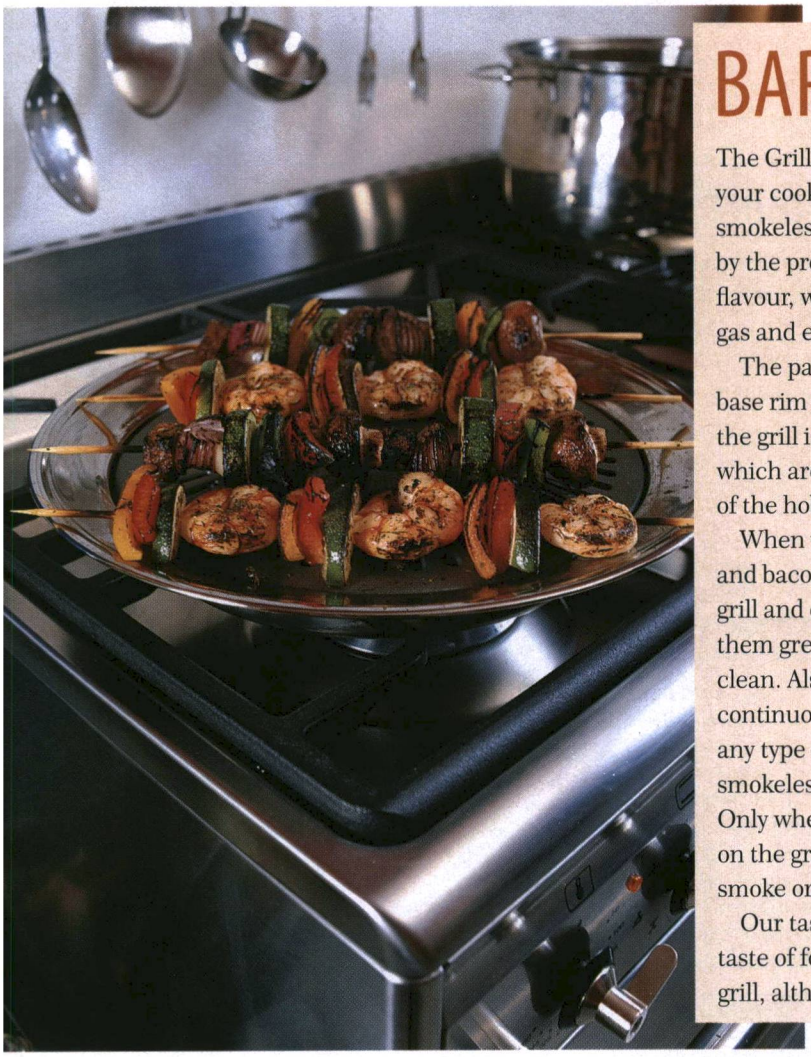
WEB WATCH

Repairers online

When you're looking for an electrical repairer, a personal recommendation is usually a safe bet, but alternatively you could log on to www.flyingtoolbox.com, which has a five-star rating system for repairers based on customer verdicts. Featuring over 300 repair companies nationwide, the site covers boilers, central heating, domestic appliances and computers. Charges and contact details are also given for each repairer.

The site is run by insurers Domestic & General, and all companies featured are bound by its service standards, but pay nothing to appear on the site. The choice of repairers can be limited for some equipment and postcodes, and not all have customer ratings as they haven't been on the site long enough, but they should after a few months.

Generally, we're impressed by the service agreement that members sign, and the way ratings can change every few months to reflect feedback from thousands of customer surveys and online verdicts.



BARBIE GETS A GRILLING

The Grill It! claims to convert your cooker into an indoor smokeless barbecue. Tempted by the promise of barbecue flavour, we tested it using both gas and electric hobs.

The pan has two parts: the base rim is filled with water and the grill is set on top, both of which are then placed on top of the hob.

When we cooked chicken and bacon, fat spat on to the grill and cooking area, making them greasy and difficult to clean. Also, the grill smoked continuously when cooking any type of meat, so it isn't smokeless, despite its claims. Only when we cooked salmon on the grill was there no fat, smoke or flames.

Our tasters generally liked the taste of foods cooked on the grill, although they weren't convinced that they had a real barbecue flavour.

We have some concerns that if the Grill It! is not used properly there are safety risks, particularly fire. Although the relatively small flames we saw during our tests were no worse than for normal frying or grilling of fatty foods, we'd advise you to take extra care when using it, as a build-up of fat might result in flames.

If you are tempted by Grill It!, follow the instructions carefully, especially when adding water. It's hard to judge the level of water once cooking starts, which can be a problem since it may need topping up.

The Grill It! is currently available by mail order for £30 Prepare yourself for a lot of smoke and a bit of a mess if you decide to buy one.

PHOTOGRAPHY CLIVE ROWAT, JONNY THOMPSON

ROUND UP

Owners of cars

with engines less than 1,549cc are now eligible for the lower road tax rate of £105 – a saving of £55. If you've renewed your tax since November last year, you're entitled to a refund, and you should receive a refund form from DVLA by the end of this month.

In a joint venture

with the Royal National Institute for the Blind, Tesco has launched Access, an internet shopping service for blind and partially sighted people. A voice describes the goods available and guides shoppers through the buying process. The site can be found at www.tesco.com/access

Life insurance over the net

Virgin Direct has launched a new website that allows you to take out life insurance over the internet. It's a simple term insurance plan that pays out a lump sum if you die within a specified time. Other insurers already offer online life insurance, but the Virgin site can deal with more intricate cases online, allowing quicker decisions for those with a more complex medical history. The whole process is supposed to take around ten minutes.

The website itself is quite user friendly, with a secure connection for inputting your details. A good feature of the site is that you can save your details at any point, so you're not pressured into making a decision then and there. The contract is concluded online with no need for a written signature – so be careful what buttons you press.

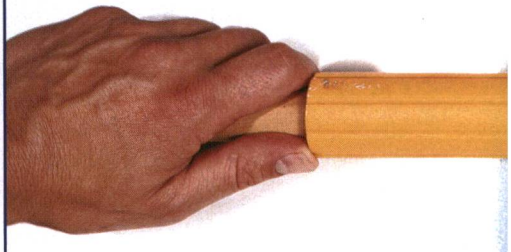
We compared Virgin's premiums with the rest of the market using the 12 single life scenarios from the last *Which?* report on term insurance ('Life support', November 2000, p38). Virgin's premiums are generally better than average, but only reached the top five for one scenario out of 12.

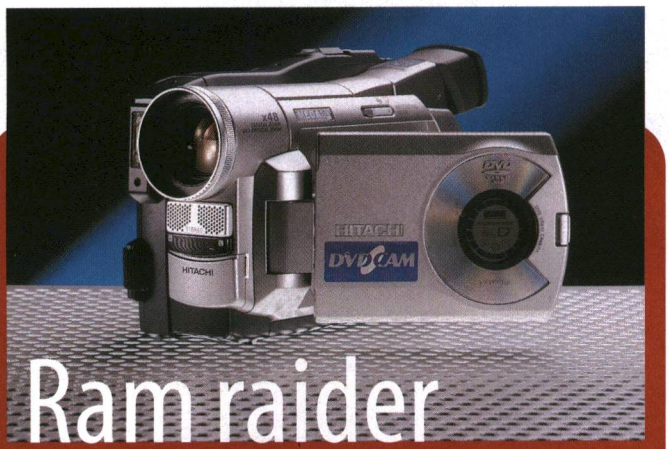
All in all, it's a good idea and a reasonable site, but just because it's on the web doesn't make it the cheapest.

PAINT RUNNER IS

The Paint Runner sounds like a great idea. It's a self-contained painting system that involves pouring paint inside the roller head rather than topping up from a tray. This should allow you to paint with fewer stoppages and fewer splashes. Its maker claims it also provides more area coverage, gives a finer surface and is cheaper and easier to use. But we tested it against a normal roller and tray and found few of these claims stood up to scrutiny.

A big problem is that, when fully loaded with a litre of paint, the roller is heavy (1.4kg) making it tiring to use and





Ram raider

Hitachi's DVD-Ram camcorder (£1,800) is the first camcorder on the market to use DVD instead of tape. There are numerous advantages to this. You can access any scene instantly from thumbnail sketches of each recording and you can edit recordings on the camcorder screen.

But there's a catch. You can't play the discs on a current DVD player or DVD-Rom drive (though you can link the camera straight to your TV). Instead, you will need a computer with a DVD-Ram drive. Although they may be popular in the future, DVD-Ram drives are expensive and fiddly to install, and the protective caddies on the discs are easy to break.

If you don't have a DVD-Ram drive, moving footage to your PC is slow because there's no FireWire port. Instead, you have to use a USB port.

Overall, recording quality is pretty impressive (almost as good as a digital video camcorder) and the editing facilities are excellent for basic home recordings. On the downside, it's uncomfortable to hold and too heavy. This is a good machine but, until PCs catch up with it, it's best suited to beginners who are happy to edit within the camera – although they're unlikely to want to splash out £1,800.

DISHWASHER IN A DRAWER

It's a novel idea – a drawer that's actually a dishwasher. One DishDrawer can be used on its own, or two can be stacked on top of each other to fit into the space of a standard dishwasher. One drawer washes six place settings.

We tested a single DishDrawer and found that it had average wash results, but a very long wash time of three hours. Despite this, the DishDrawer compares well with the three slimline and two table-top models we tested for our upcoming report next month, scoring a total of 68 per cent against 69 per cent and 76 per cent for the two Best Buys.

The DishDrawer has several programs: heavy, normal, fast and delicate, all of which can be run on normal or economy settings. We found it easy to use, and loading/unloading was convenient. The drawer slides in and out easily even when fully loaded. There is a hinged cup rack, and the dish basket can be removed for cleaning and access to the filter.

It uses less water and electricity than a slimline model, but this is because it washes fewer dishes. It's generally more economical to run a large dishwasher full, so we can't support its claims of being kind to the environment.

The DishDrawer is manufactured by Fisher & Paykel, a New Zealand company. It's well designed, and worth thinking about if you can stretch to the hefty price tag of £750 for one drawer or £1,000 for two. As an added bonus, it comes with a free whole-house water softener to combat scale build-up on all your water-using appliances, and a two-year parts and labour warranty.

A NON-RUNNER

sometimes hard to control. Also, you have to dilute the paint first, which can be messy and awkward. After one coat, the original colour was still visible. Even after a second coat, tramlines from the edge of the roller could be seen. Much better results, with less waste, were achieved with just one coat using the normal roller.

The Paint Runner can be ordered from Renapur Ltd for around £20 plus p&p.

Wap speeds up

Most of us have heard about the problems of Wap, the mobile internet. First, the information you can download is very limited and second, getting the information is slow and unreliable – see 'Is it WAP you expected?', *Which?* February 2001, p30.

The answer could be General Packet Radio Services (GPRS), which allows much faster transfer of data between a network and a mobile phone, and a permanent connection to the Wap net.

Normal Wap calls are charged according to your connection time – usually about 10p per minute. With the GPRS system, you're charged by the amount of information you download. For example, BT Cellnet charges 2p per kilobyte of information – the equivalent of one page of a Wap site or one short e-mail.

BT Cellnet was the first network to launch a GPRS service in May. We bought one of the first handsets and tested the service.

GPRS did indeed live up to its billing. The permanent connection meant that getting on to the network wasn't a problem and downloading information was quick – typically four to five times faster than a normal Wap. As more people get connected to GPRS it may slow down, but it should still be quicker than a normal Wap phone.

Currently only BT Cellnet and Vodafone offer GPRS. A Motorola Timeport 260 GPRS handset costs £99 on both networks. You need to sign up to a suitable pay-monthly talk contract for a year – from around £13 a month – and you'll pay at least £3.99 a month on top of this for a GPRS service.

Can you count on your car?

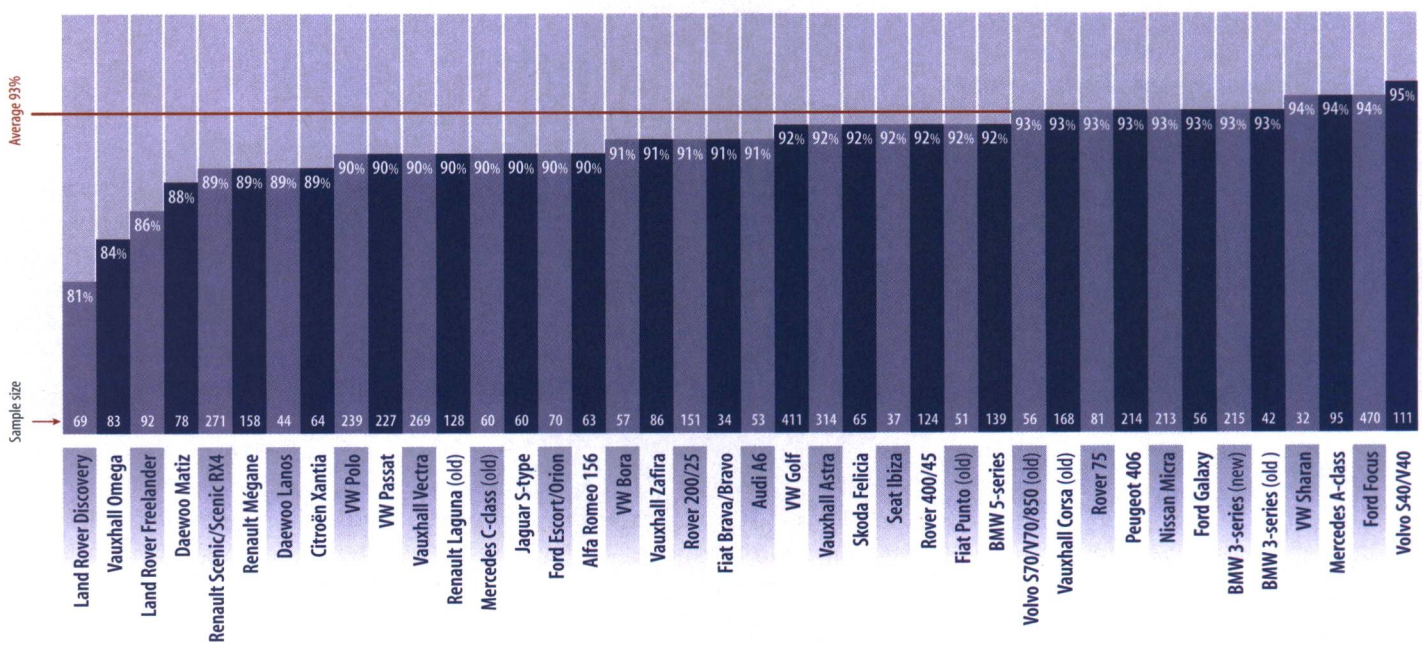
If not, don't resort to violence – see our reliability results instead

It's not the car it used to be. Normal servicing is one thing, but if you're finding yourself frustrated, replacing one major component after another, it may be time to buy a new model. Before you make your choice, however, consider our latest reliability results. Our unique survey of almost 34,000 *Which?* members covers the largest ever number of models. Our league table focuses on cars up to two years old, showing the percentage of each model that had no breakdowns during the previous year. The results will help you make an informed choice that's based on more than just the manufacturers' neatly packaged brand images.

WHERE THEY STAND

This year, we've been able to report on a larger number of models. Our results show more cars recording trouble-free motoring, but many of those bringing up the rear haven't raised their game. On average, 7 per cent of our sample broke down, one point worse than last year.

CAR RELIABILITY



The good, the bad and the ugly

An unprecedented five models shared highest score with a flawless record, four of these coming from Japanese manufacturers (Lexus IS200, Mazda 626, Mazda MX-5 and the new model Nissan Almera). The Swedish Saab 9-3 earned the other top slot. For Nissan, the new Almera reinforces the previous performance of the old model.

At the bottom of our table, 19 per cent of the Land Rover Discovery sample broke down during the last year.

There were some surprises. Last year's rising star, the Skoda Felicia, a design inspired by parent company VW, slipped down the table, with 8 per cent of our sample breaking down. From the same stable, two of the three VW-badged products, the Passat and Polo, recorded an even higher level of breakdowns (both at 10 per cent). For the Passat, this is similar to last year.

Annoying niggles

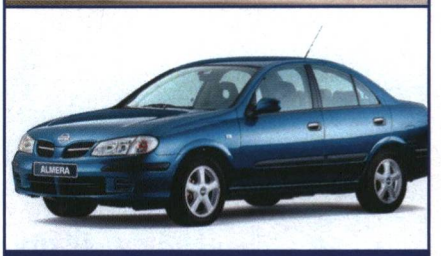
Is reliability primarily a function of design or of build quality? Even the most experienced motor industry analysts ponder this eternal question. However, it seems that attention to detail in all aspects of design is a common strength of the leading performers. In our latest survey, full details of which will be reported in *Which Car?* next month, owners for all the top placed models reported general satisfaction with aspects such as ergonomic layout, freedom from squeaks and rattles and the overall driving and ownership experience. For cars lower down in the table, common complaints included seating and controls layout, visibility, and other annoying niggles.

Paying a premium price for your car doesn't assure freedom from problems. The BMW 5-series, the Jaguar S-type and the Land Rover Freelander are all marketed as premium brands, but none returned outstanding performance in terms of freedom from breakdowns.

Similarly, selecting the newest design doesn't automatically mean fault-free performance. Older models such as the old Nissan Almera, the Rover 600 and the Audi A4 scored well in our league table, while the VW Bora, the Vauxhall Astra and the Audi A6 finished lower down.

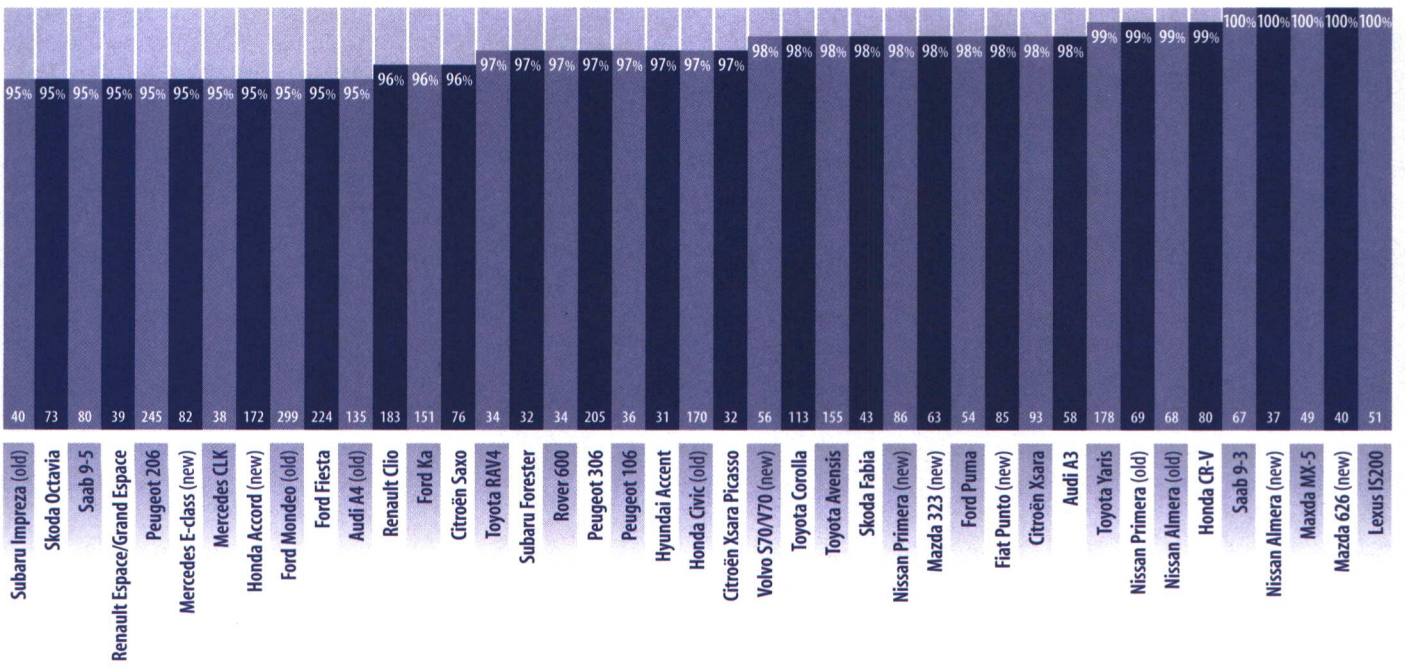
WHERE FROM HERE?

We're still monitoring progress, and our full reliability report in *Which Car?* next month provides a longer-term view of how the manufacturers perform for new, recent and older products (up to eight years old). In the meantime, we'll keep the pressure on manufacturers to step up their efforts towards trouble-free motoring.



The Mazda MX-5 (top) and Nissan Almera (above) both scored 100 per cent for reliability, whereas the Skoda Felicia (below) slipped down to 92 per cent

PHOTOGRAPHY BBC PHOTOGRAPH LIBRARY



WHICH STAKEHOLDER PENSION?

They're all good – but some are better than others. We help you find the best

Millions of people are eligible to take out a stakeholder pension. Some will have access to a scheme through their employers – but many, like the self-employed, full-time carers or people investing for children, won't. In March, we explained what stakeholder pensions are, who they're good for, and how much you'll pay in charges (see 'Escape to stakeholder', *Which?*, March 2001, p21). In this article we look at how to choose between the many plans on offer.

HEADS YOU WIN, TAILS YOU WIN

As a rule, stakeholder pensions are good value for money. The bad old days of personal pensions with huge upfront charges and extra penalties if you wanted to stop your premiums or swap to another pension plan are gone. But is there much to choose between the different stakeholder plans now on offer? When the stakeholder rules were first announced, the financial services industry predicted that such low charges would mean consumers would have a narrower choice of investment funds for their money and less access to financial advice to help them choose the right product. We wanted to see whether the predictions had come true.

We've analysed 34 personal stakeholder pensions and assessed them according to: fund choice, how easy it is to buy each plan, and access to financial advice. We also assessed whether providers were offering lower charges than the maximum 1 per cent charge allowed.

Overall, we were pleasantly surprised. Despite the industry's doom-laden predictions, many providers are still offering a wide range of funds and plenty of plans give you access to financial advice if you want it.

HOW GOOD IS THE CHOICE OF FUNDS?

With any investment, what you get back depends on how much you invest and how much you are charged. But the most significant factor is how well or badly your investment performs. So the precise funds that you choose to invest in are important.

However, there are no guarantees that an investment that's performed well in the past will do well in the future. So, instead of being guided by past performance, your choice should be based on your personal attitude to investing and your own financial circumstances. For example, how much risk are you prepared to take, and how long will it be before you retire? Someone within five years of retirement will want to take far less risk with their savings than someone with 30 years to go.

You might have strong preferences about how you want to invest. For example, you may be sure that you want to invest in an ethical fund or in a tracker. Alternatively, you might want to spread the risk by investing in several different types of fund.

Whatever your requirements, if a particular type of fund isn't on offer from a stakeholder plan, you can't invest in it. Just because charges are capped, stakeholder investors shouldn't be penalised with a lack of fund choice. So we looked for providers offering a good range of funds.

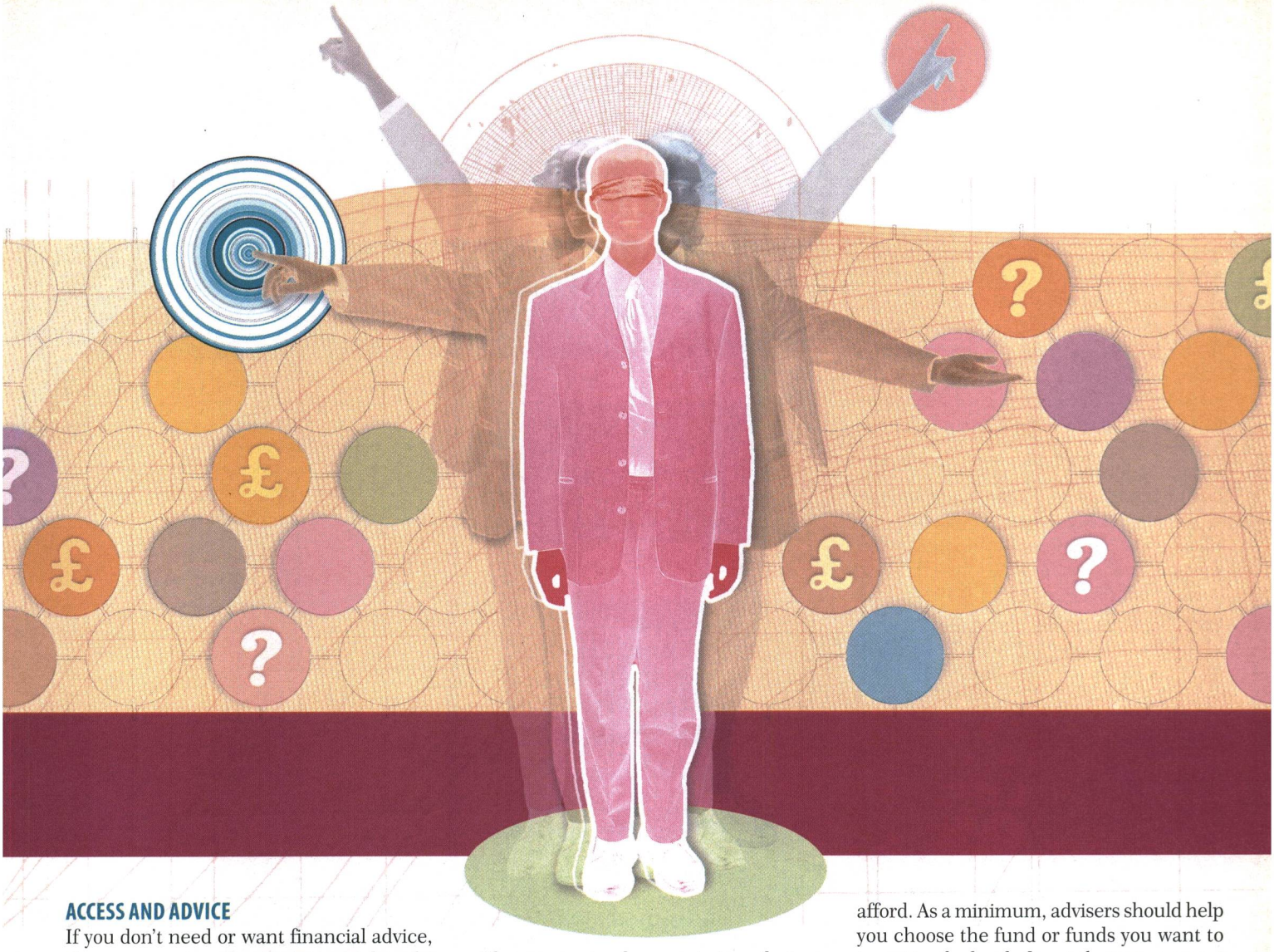
MAKING THE CHOICE

Nusheen Masood is 27. She doesn't already have a pension and won't have access to an employer's stakeholder pension scheme. Nusheen told *Which?*: 'I know nothing at all about pensions – except that I should probably have one.'

Nusheen could pick a stakeholder plan from our table, but, having worked through our buying guide, she's decided that she'd like help with choosing which funds she should invest into, and how much she should pay into the plan. So we recommend she sees an independent financial adviser (IFA).

Plenty of the stakeholder plans in our table which offer a wide choice of funds can be bought through an IFA, and Nusheen should be able to get the advice she needs without any additional cost to her. See 'Contacts and links', p57, for advice on how to find a financial adviser in your area.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION MATT HERRING



ACCESS AND ADVICE

If you don't need or want financial advice, then you want a plan that can be bought with the minimum of fuss. In the table on p21 we show which plans can be bought direct or through the internet.

However, unless you are a confident investor, you may need help to choose the right investment funds for your stakeholder. Any investment should also be regularly reviewed so, once your plan is up and running, it's a good idea to have an investment check-up every two or three years, depending on how long it is until you retire.

You may also need some guidance about how much to pay into a stakeholder – it's easy to underestimate how much you need to pay in to build up an adequate pension. For example, someone aged about 30 paying a premium of £50 a month and retiring at, say, 60, would only receive a monthly pension of around £168 at today's rates. Also, you need to know how your stakeholder plan will work in combination with any pension you are entitled to from the state. A competent adviser should help you with all these decisions.

In all, 31 of the 34 stakeholder plans we looked at offered access to financial advice, either through the provider's own tied advisers or through an independent financial adviser (IFA). In all these cases, the cost of advice is included in the maximum 1 per cent charge allowed for stakeholders.

The amount of commission that an adviser receives for selling a stakeholder plan varies depending on how much you pay into the plan and for how long. So some advisers may not be keen to give advice if you are paying only a small amount.

However, we think that if advisers promote themselves as providing financial advice on stakeholders, then you have a right to expect a decent level of service, irrespective of the premium you can afford. As a minimum, advisers should help you choose the fund or funds you want to invest in, the level of contribution you want to pay and explain what you can expect to receive from any state pensions. If you want more extensive financial advice – for example, about what you should do with an existing pension – the cost of the advice may be more than is allowed for in the stakeholder charge. Before committing yourself to anything, check what level of advice an adviser will give you within the maximum stakeholder charges.

LIFESTYLE FUNDS

Some providers offer 'lifestyle funds' as an option for their stakeholder plans. Your money is initially invested into an equity (stocks and shares) fund chosen by the provider. This might be a UK equity growth or managed fund, for example. Later, as you approach retirement, the money in your pension is gradually transferred to 'safer' funds, such as cash or fixed-interest funds. This automatic switch is a good idea as it protects your investment the nearer you get to retirement. The downside with lifestyle funds is that the initial fund might not be the best match for your investment requirements.

Some providers offer this as an option of the policy rather than as a particular fund. This way, you still get the benefit of the automatic transfer to safe funds, but you choose the initial funds you invest in yourself.

CHARGES

The main charge on stakeholder pensions is the annual management charge (AMC). This goes towards the cost of managing the fund that you invest into, the administration of your plan and the cost of providing you with financial advice. The maximum charge allowed for stakeholder plans is 1 per cent a year and providers deduct this directly from your investment. So, if the AMC is 1 per cent and at the end of the first year your fund is worth £1,000, you'll have paid £10 in charges.

Even though the charge is low, many providers have reduced it further – see the table on p21. In some cases this is because no financial advice is being given – so the provider has reduced the charge by the amount that would have been paid to an adviser. In other cases, advisers have the

option of taking a lower amount of commission (or none at all) which in turn reduces the AMC. This isn't as strange as it sounds. If you are paying your financial adviser a fee or if they are taking commission on other products that you are buying at the same time, then there is no need for them to be paid commission from your stakeholder plan.

So, if you are a confident investor and don't need financial advice, or you do see an adviser but pay in another way, it makes sense to pick a stakeholder that gives you the option of a lower AMC – it can make quite a difference to the amount you end up with. For example, on a plan with a premium of £200 a month over 30 years, an AMC of 0.7 per cent instead of 1 per cent could boost the final value of the fund by around £14,000. This could add £1,000 a year or more to your pension.

LOYALTY BONUSES

Some plans offer loyalty bonuses which take the form of a reduction in the AMC once your pension fund reaches a certain size – say £10,000. Clearly, loyalty bonuses favour higher premiums – because the more you put in, the quicker your fund value grows. However, loyalty bonuses are also a good feature to look for if you are transferring a lump sum into a stakeholder plan from an existing pension.

www.which.net

Help online

Our online question and answer service covers stakeholder pensions this month. Post your questions by 10 August at **www.which.net/which/askus.html**. Replies will be on the site on 17 August.

DEFAULT FUNDS

All stakeholder plans have a 'default fund' which is where your premiums will be invested if you don't pick funds yourself. They are primarily there for people who prefer to buy their stakeholder direct, without the help of a financial adviser, but who don't want to pick their own funds.

But be warned: the fund won't be specific to your particular attitude to risk or circumstances and you may miss out on other investment opportunities. If you go through an adviser they should help you choose funds that match your particular needs and attitude.

BUYING GUIDE

Choosing a stakeholder pension needn't give you a headache. Use these questions with the Best Buy Guide and table, opposite, to help you find the right plan for you

Q Are you satisfied that a stakeholder pension is for you?

→ NO

Look back at our March report and go through the decision trees available from the industry regulator, the Financial Services Authority (FSA). Ring the FSA on **0845 606 1234** to order a copy or visit **www.fsa.gov.uk**. If you're still unsure, the Pensions Advisory Service (OPAS) has a stakeholder helpline **0845 601 2923**.

↓ YES

Q You've decided to buy a stakeholder pension. Do you know what type of fund or funds you want to invest into?

→ NO

Then you need financial advice. Our table will help by showing you which stakeholders you can buy with financial advice either through tied advisers or IFAs. Tied advisers can sell you only their company's plan, so you'll have a wider choice of providers if you go through an IFA. Many IFAs also offer the option of letting you pay a fee for the advice and having a lower charge on your pension. If you want advice on other financial matters at the same time and plan to buy other financial products, you should definitely go through an IFA and one that is fee-based. This is because fee-based IFAs work out the total cost of the advice you receive on an hourly basis, but will usually give you the choice to pay for the advice yourself or through commission earned on products you buy. So, if you were buying life insurance, for example, the commission on the life policy might be enough to cover all the advice (including that about the stakeholder plan). This would leave your stakeholder pension free of commission and with a lower charge.

↓ YES

If you want an ethical or tracker fund, or you've decided to go for the lifestyle option (see 'Lifestyle funds', p19), the table will show you which stakeholder providers offer these.

If you want a different type of fund, choose from some of the providers that have a ★ rating in our table for 'Range of funds'. Get details from several, to see whether they offer the particular funds that you're interested in. If you look at the funds' past performance record, don't forget that past performance is no guide to the future. Providers will also show their funds' performance in the best light but there are several websites, including **www.funds-sp.com**, that give an independent view of past performance.

Overall, the most important factor to consider when choosing a fund is whether it fits with your own preferences and circumstances. If you can't decide between two providers because they offer similar funds in the category you want, go for the one that offers the lowest charges (check the table for details).

Q Do you know how much you should invest into your stakeholder?

→ NO

Follow the advice, above, about seeking financial advice. But first look at the FSA's decision tree booklet. It gives lots of examples of what size pension you can expect to receive, depending on how much you pay into your stakeholder. And don't forget you will get some pension from the state. Get a forecast of your expected state pension so you know how much to top up with a stakeholder. You can get a forecast by filling in form BR19 issued by the Department for Work and Pensions either through its website **www.dwp.gov.uk** or on **0191 218 7585**.

↓ YES

As long as you don't want any other financial advice at the same time, you're probably best off buying direct. Our table shows which providers offer products direct by telephone or over the internet.

Stakeholder pensions

Provider	Fund choice: Range of funds	Fund choice: Tracker fund	Fund choice: Ethical fund	Fund choice: Lifestyle option	Availability and advice: Can buy direct	Availability and advice: Can buy online	Availability and advice: Tied agents or sales force	Availability and advice: Through IFAs	Availability and advice: Advice within 1% charge	Availability and advice: Availability of advice	Charges: Annual charge (%)	Charges: Loyalty bonus
Abbey National	☆	✓	✓	✓	✓		✓		✓	○	1	Lower AMC on funds over £25,000
Axa Sun Life Saver	○	✓		✓	✓		✓	✓	✓	★	0.65 to 1 depending on commission	
Axa Sun Life Investor	★	✓	✓	✓	✓		✓	✓	✓	★	0.75 to 1 depending on commission	
Bank of Scotland	○	✓		✓	✓		✓		✓	○	1	
Barclays	★	✓	✓	✓	✓		✓		✓	○	nil until 1.1.2003 then as for L&G	Lower AMC on funds over £25,000
Britannic	●			✓	✓	✓	✓		✓	○	1	
Canada Life	●	✓			✓					●	1	
CIS	☆	✓	✓		✓	✓	✓		✓	○	1	
Clerical Medical	○	✓	✓		see[1]			✓	✓	☆	0.6 to 1 depending on commission	Lower AMC for funds over £10,000
Friends Provident	★	✓	✓	✓	✓		✓	✓	✓	★	0.6 to 1 depending on commission	
Halifax Equitable	★	✓	✓	✓	✓		✓		✓	○	0.9	see[2]
Halifax Life	★	✓	✓	✓	✓		✓		✓	○	0.9	see[2]
HSBC	☆	✓		✓		✓	✓		✓	○	1	
Legal & General	★	✓	✓	✓	✓	✓	✓	✓	✓	★	0.3 to 1 depending on commission	Lower AMC on funds over £25,000
Marks & Spencer FS	○	✓		✓	✓	✓				●	0.7	
Merrill Lynch Pensions	☆	✓		✓	✓	✓	✓	✓	see[3]	☆	0.95 to 1 depending on fund	
Nationwide	●	✓		✓	✓		✓		✓	○	1	
NatWest	○	✓		✓	✓	✓	✓		see[4]	○	1	Lower AMC on funds over £10,000
NFU Mutual	○			✓	✓	✓	✓		✓	○	1	Lower AMC on funds over £25,000
Norwich Union	★	✓	✓	✓	✓		✓	✓	✓	★	0.6 to 1 depending on commission	Lower AMC on funds over £10,000
NPI	☆	✓		✓			✓	✓	✓	★	1	
Pearl	●			✓			✓		✓	○	1	
Prudential FS	○	✓	✓	✓	✓	✓				●	1	
Royal & SunAlliance	○	✓		✓	✓		✓	✓	✓	★	0.75 to 1 depending on commission	Lower AMC on funds over £25,000
Royal Liver	●				✓	✓	✓		✓	○	0.45 until 1.1.2003 then 0.9	
Royal London	●				✓		✓		✓	○	1	
Royal Scottish	○	✓		✓	✓	see[5]	✓		see[4]	○	1	Lower AMC on funds over £10,000
Scottish Amicable	★	✓	✓	✓			✓	✓	✓	★	0.45 to 1[6]	
Scottish Equitable	★	✓	✓	✓				✓	✓	☆	0.75 to 1 depending on commission	
Scottish Mutual	★	✓	✓	✓				✓	✓	☆	0.6 to 1 depending on commission	
Scottish Widows	★	✓	✓	✓	✓	✓	✓	✓	✓	★	0.64 to 1 depending on commission	
Standard Life	★	✓	✓	✓	✓		✓	✓	✓	★	0.8 to 1 depending on commission	Lower AMC on funds over £25,000
Virgin Direct	●	✓		✓	✓	✓	✓	see[7]	✓	★	0.7 to 1 depending on fund[8]	
Wesleyan FS	●				✓		✓		✓	○	1	Lower AMC on funds over £50,000

1 Doesn't actively sell direct but will accept execution-only business 2 AMC reduces if more than £10,000 paid in one year 3 Financial advice only available if bought through an IFA 4 Financial advice not offered as part of normal service but available if required 5 From fourth quarter 2001 6 AMC depends on level of premium paid, commission taken and fund chosen 7 Although product is available through IFAs, no commission is paid, so unlikely to recommend unless you are paying fees or buying other products 8 Only two funds available – 0.7 per cent paid on income protector fund, 1 per cent on tracker fund

BEST BUY

The stakeholder providers offering the best all round choice of funds, access to advice and charges are: **Axa Sun Life Investor**, **Friends Provident**, **Legal & General**, **Norwich Union**, **Scottish Amicable**, **Scottish Widows** and **Standard Life**. All these providers' plans have a full range of funds and are available through several different sources with or without financial advice. They also offer the option of a lower annual management charge. Of these, Legal & General, Norwich Union and Standard Life offer loyalty bonuses.

If Legal & General is your choice, it's worth considering buying this stakeholder through **Barclays**. Barclays doesn't have its own stakeholder but is offering Legal & General's instead with a special offer of no AMC for the first three years. After that, the charge reverts to Legal & General's normal AMC. Financial advice is available via Barclays own tied advisers. In all other respects the plan is identical to Legal & General's own plan but the special offer is only available through Barclays.

In addition to these stakeholder plans, good buys if you are looking for a tracker fund are: **Axa Sun Life Saver**, **Clerical Medical**, **Marks & Spencer**, **Royal & SunAlliance**, **Scottish Equitable** and **Scottish Mutual** as they all offer a tracker and an annual management charge of 0.75 per cent or less.

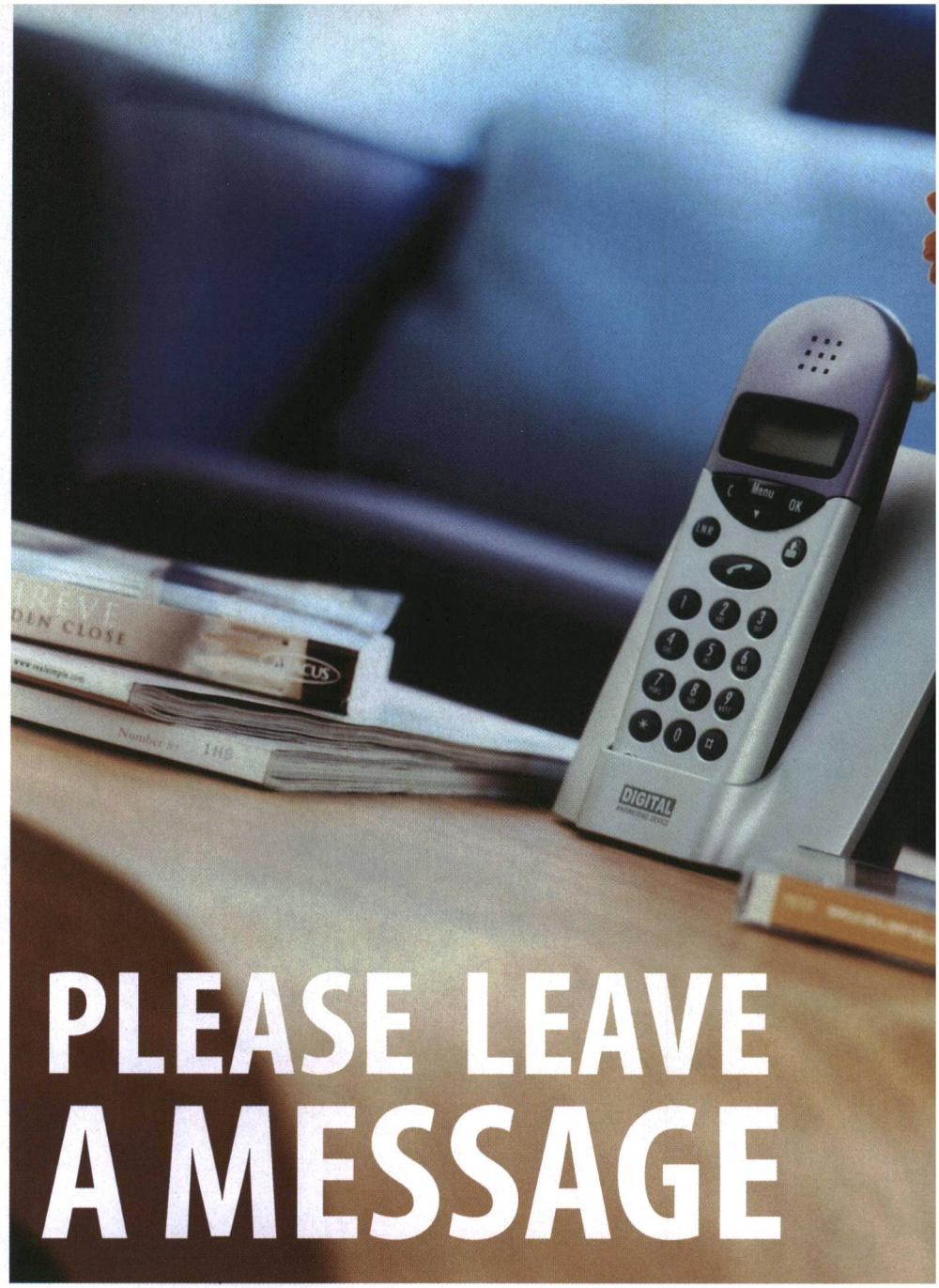
NOTES

Fund choice

Plans with a ★ offer the widest **range of funds** including: a cash fund; a low-risk (eg fixed interest) fund; a medium-risk managed fund; growth funds in the UK, North America, Europe/International and Far Eastern sectors; an ethical fund and at least one tracker. Those with a ☆ offer a good range usually with a UK tracker and sometimes an ethical fund but often lack some overseas funds. A ○ means a more limited range, often a combination of cash, low-risk, balanced managed and a UK tracker, possibly with an overseas fund. A ● means only one or two funds.

Availability and advice

A ✓ shows the plan can be bought **direct** without advice, **online**, though the provider's own **tied advisers or sales force**, or via **IFAs**. We show if you can get advice (either tied or independent) within the maximum 1 per cent charge. For **availability of advice**, plans available through tied advisers and IFAs get a ★. Plans with a ☆ are available only through IFAs and those with ○ only through tied advisers. Plans with ● are not available with advice.



PLEASE LEAVE A MESSAGE

Twelve cordless telephones with built-in answering machines put on the line

Many of us rely increasingly on answering machines and voicemail services to take messages – even when we're at home. But finding a good answering machine can be difficult as our test results show. Many have poor sound quality, some don't allow much recording time, and others are tricky to use. Here, we've looked at cordless, combined telephone-answering machines and explored other options for taking phone messages.

TOGETHER OR ALONE?

If you want both a new phone and an answering machine, you may want to consider a combined model. They generally take up less space than separate models and look neater. When compared with the stand-alone answering machines we tested last year (see 'Answer back', *Which?*, October 2000, p46), the sound quality of the combined models on test is slightly better. However, the phone performance of the combined models we've tested this time is not as good as the stand-alone cordless phones we tested in January (see 'Stay in touch', *Which?*, January 2001, p32). Generally, the stand-alone phones had better range than the combined models. Both types are equally easy to use, though.

DIGITAL OR ANALOGUE PHONES?

Some of the telephones on test are analogue and some are digital. But all the answering machines record messages digitally on a memory chip – none records messages on tape. All the phones worked well in a medium-sized house and garden, but the digital models tended to have better range in difficult conditions, such as areas with lots of buildings.

In the past we've found that digital answering machines tended to have poor sound quality, and this test proved no exception, with only four having acceptable sound quality for both outgoing and incoming messages. While old digital answering machines had limited recording times, some of the newer models now have considerably more – some can record for over 30 minutes. The Ascom Avena 233 Plus, though, claims to have 22 minutes' recording time but, in our tests, we couldn't get it to record for more than about ten.

You may want to have more than one handset if, for example, you want to keep them in different rooms. Previous analogue models we've looked at were only available with one handset, but you can now buy extra handsets for all the analogue phones in this test except for the Binatone Ultima 200.

Digital models are generally not suitable if you use a hearing aid as they cause interference. However, the Philips Zenia Voice TD 6626 has sockets so that you can attach a headset to the phone. We haven't tested this feature, but keeping the handset away from the ear should reduce any interference with the hearing aid.

FEATURES

Answering machines use different methods to let you know how many messages you've received. Most have a digital numeric counter, but some have an LED light that flashes the number of new messages. Some also have an electronic voice that announces the number of messages you've got when you press play.

All the models on test allow you to access and delete your messages from another phone by entering a security Pin number. And all, except the Binatone Eurotel-4200, log the time and date that messages are left.

If you don't manage to get to the phone before the answering machine picks up the call, it should switch off once you pick up the handset. All the models on test did this when the cordless handset was picked up. But with some models, the answering machine will continue to run if you pick up an extension phone, which can be very irritating and wasteful of recording space.

PHOTOGRAPHY IAIN BAGWELL

BEST BUY

In our recent reliability survey, 'Which brands get your vote?', *Which?*, May 2001, p38, we found that digital answering machines were the most reliable household products. However, of the 12 cordless, combined models tested for this report, only one model stood out as an all-round winner – the **Vtech Mirage C100, £80** from Argos, Comet, Dixons and John Lewis. Its answering machine has reasonable sound quality for both incoming and outgoing messages, its telephone has satisfactory sound quality and good range, it has no significant drawbacks and it is reasonably priced. You can use up to six handsets with this model, and it has a total recording time of 12 minutes. You can also interrupt the answering machine from an extension phone. It comes with three snap-on handset earpiece covers in purple, silver and blue. However, it's not suitable if you wear a hearing aid.

If you want more than ten minutes' recording time, a few of the phones on test do offer more. However, we couldn't recommend any of these models as Best Buys because they all had some sort of significant drawback such as poor answering machine sound quality. The Ascom Avena 233 Plus, which got the highest total test score, claims to have 22 minutes' recording time, but we could only get it to record for ten minutes in our tests.

A few novel features on some models may be worth considering. The Ascom Avena and the Philips Zenia Voice can double up as baby monitors, but you'll need to buy an extra handset and leave it switched on near the baby. These models also have voice dialling – the ability to dial a name stored in the electronic address book simply by saying the person's name. The Philips has a fun feature that allows you to record your own ringer tone, and the Binatone Eurotel-4200 allows a three-way conversation between the caller and two handsets logged on to the base station.

The Cable & Wireless CWR900 has a quiet mode which means that, between 10pm and 7.30am, you can set it to take messages without the phone ringing. Selected callers can be given a secret code to override this feature. The Samsung SP-R5250 and the BT On Air 1300 Executive have an alarm clock which can be set to ring at a preset time each day.

COMPUTER MESSAGES

As an alternative to an answering machine or a voicemail system, you can install hardware on your computer that will take your phone messages and allow you to send and receive faxes. Although an all-encompassing machine may sound like a good idea, in practise, we found these systems complex and difficult to use.

We've looked at two systems – the US Robotics V90 56K Professional Message Modem, for around £100, which is an external box, and the Hayes V90 Accura, £90, which consists of a card you install in your computer. The US Robotics takes messages even when the PC is switched off, but the Hayes system takes messages only when the PC is switched on. Because of the complexity of these systems, a comprehensive user guide is essential. Yet the main instructions were only available online and they gave very limited information. Only the US Robotics comes with an initial installation leaflet. Consequently, unless you're very familiar with computers, both systems are hard to install and use.

Compared with a conventional answering machine, the Hayes model had very poor sound quality, but the US Robotic's was satisfactory. However, both have good sound quality if they are played through a PC sound card.

We think the advantages of these computer-based answering systems – a large message storage capacity and lots of features – are outweighed by their disadvantages. An answering machine or voicemail service is generally a better option.

VOICEMAIL SERVICES

There are three main voicemail services available – one from BT (called Call Minder), and two from cable companies NTL and Telewest. There are pros and cons to these systems. Generally, they are all easy to use and their sound quality is similar to the better answering machines on test. A distinct advantage is that they can record messages even when your phone is engaged. This is particularly useful if you spend a lot of time chatting or surfing the net. On the downside, you can't screen your calls before deciding whether to pick up the phone, and there is no flashing indicator to let you know when you've received a message – you have to pick up the handset and listen for an intermittent dialling tone. However, with BT Call Minder, if you receive a message while you are on the phone, the system will call you every ten minutes once you've finished the call to let you know. Also, you can buy a specific BT handset called 'Your Phone' that has an indicator which flashes to let you know you've received a message. It costs £50. Telewest can offer similar services on request.

The cost of voicemail systems can add up over the years. BT Call Minder costs £6 a quarter (£24 a year) and the cable companies' services are £1 a month (£12 a year). For more information on the individual voicemail services, see 'Answer back', *Which?*, October 2000, p46.

BT has just launched a new, free, voicemail service called BT Answer 1571. This basic system stores up to ten messages while you're out or when the line is engaged, but you can't record your own outgoing message and can only retrieve your messages from your home phone.

Ascom Avena 233 Plus | Audioline FF894A | Binatone Eurotel-4200 | Binatone Ultima 200 | BT Freestyle 1025

Telephone answering machines

Specification

	Ascom Avena 233 Plus	Audioline FF894A	Binatone Eurotel-4200	Binatone Ultima 200	BT Freestyle 1025	BT On Air 1300 Executive	Cable & Wireless CWD2700
Type of phone	digital	analogue	digital	analogue	analogue	digital	digital
Price (£)	130	50	80	45	55	130	80

Phone features

Electronic phone book	1▷	✓		✓			✓	
Displays dialled number	2▷	✓		✓	✓		✓	✓
Speaker phone	3▷	✓		✓			✓	
Full intercom	4▷		✓					
Can page handset from base	5▷	✓	✓	✓	✓	✓	✓	✓
Ringer in base station	6▷	✓	✓	✓	✓	✓		✓
Maximum number of handsets		6	4	5	1	4	6	5
Can be wall mounted			✓	✓	✓	✓	✓	

Answering features

Maximum announcement time (min:sec)		3	0:30	0:40	2	0:30	0:30	2:50
Maximum time per message (min:sec)		8:50	2	1:10	3	3	12:30	3
Total recording time (min:sec)		10:10	11	5:10	15:40	13:10	14.40	20.20
Type of call counter	7▷	numeric	numeric	LED/numeric/ voice	LED/voice	numeric/ voice	LED	numeric/ voice
Logs time and date of message		✓	✓		✓	✓	✓	✓
Extension phone interrupts answer machine	8▷			✓	✓	✓		✓

Telephone performance

Range	9▷	★	◒	○	◒	○	○	○
Earpiece loudness	10▷	II	III	III	II	II	II	III
Handset ringer volume	11▷	III	III	II	I	III	III	III
Telephone sound quality		○	○	○	◒	○	◒	○

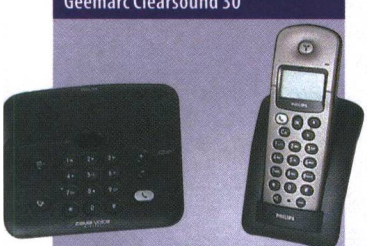
Answering performance

Clarity of announcement		○	◒	○	◒	◒	○	○
Clarity of incoming message		○	◒	○	◒	◒	○	◒
Ease of use: phone/answering machine	12▷	☆/☆	○/☆	○/○	○/☆	○/☆	○/○	○/◒
Total test score (%)		72	58	62	55	62	56	59

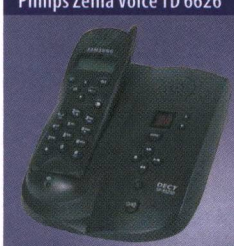
Cable & Wireless CWD2700

Cable & Wireless CWR900

Geemarc Clearsound 30



Philips Zenia Voice TD 6626



Samsung SP-R5250

BEST BUY

Vtech Mirage C100

NOTES
The answering machine highlighted in **red** appears in the Best Buy Guide on p23.

Phone features

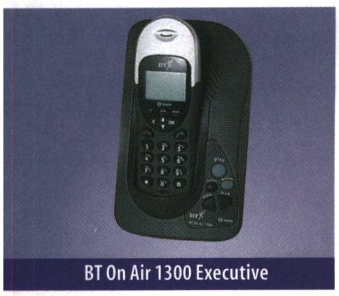
1 Numbers can be stored with a name in an electronic phone book, and you can search numbers by name.
2 This allows you to see the number you've dialled, for confirmation.
3 Allows you to have a hands-free phone conversation. All, except the Binatone and BT speaker phones, had satisfactory sound quality.
4 You can hold a conversation between the handset and the base station – useful if you want to talk to someone in the garden, for example.
5 A button pushed on the base station causes the handset to bleep – useful for finding the handset if it's out of sight.
6 The base station and the handset ring – useful for alerting you to an incoming call, if the handset is out of earshot.

Answering features

7 The way the machine informs you how many messages you've received. Numeric models have a digital numeric counter; LED displays flash the number of messages you have; and those with 'voice' have an electronic voice which announces the number of messages you've received when you press play.
8 All the models will cut off the answering machine when the cordless handset is picked up, but only these models will turn off the answering machine when an extension phone is picked up.

Telephone performance

9 All the models have reasonable range in an average-sized house and garden. But, if you have a large house or garden, choose a model with a rating of ☆ or ★.
10 This rates how loud the caller's voice is on the phone at maximum volume. **II** is average, **III** is loud. Don't be put off by a phone rated with a **III**, though, as all models, except for the Geemarc Clearsound 30, have volume adjustment so can be turned down. However, if you're hard of hearing you may prefer a phone with a loud earpiece volume.
11 The maximum handset ringer volume – **I** is satisfactory, but if you are hard of hearing, or likely to use the phone in a noisy environment, choose one with a **II** or **III**.
12 How easy it is to set up and use the phone and answering machine functions. This takes into consideration the clarity of the instructions.



BT On Air 1300 Executive

Cable & Wireless CWR900	Geemarc Clearsound 30	Philips Zenia Voice TD 6626	Samsung SP-R5250	Vtech Mirage C100
analogue	analogue	digital	digital	digital
55	40	160	120	80
✓		✓		✓
✓		✓	✓	✓
		✓	✓	
		✓		
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
3	3	8	6	6
	✓	✓		✓
2	2	2	0:30	0:30
2	2	2	3	3
15.40	20	32	36:10	12
numeric/ voice	numeric/ voice	numeric/ voice	numeric/ voice	numeric/ voice
✓	✓	✓	✓	✓
✓	✓			✓
○	○	○	☆	☆
III	II	II	III	II
I	II	II	II	III
○	○	○	○	○
◒	◒	○	◒	○
◒	◒	◒	○	○
○/☆	○/☆	○/☆	○/○	☆/◒
63	62	65	60	67

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

TOTAL TEST SCORE

This score ignores price and is based on:

Overall ease of use	30%
Cordless phone sound quality	24%
Answering machine sound quality	16%
Features	15%
Cordless phone range	10%
Handset ringer loudness	5%

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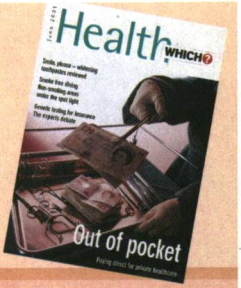
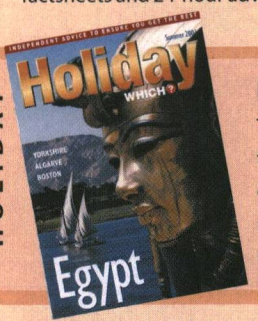


HOLIDAY



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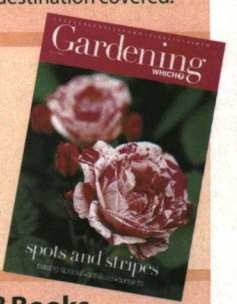

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No mor

Why do some people quit smoking for good while others return to the habit? We've identified some key factors that may help you stub out cigarettes

Everyone knows smoking is bad for you, but quitting isn't easy. To find out what works and what doesn't when you're trying to give up, we spoke to ten ex-smokers, and ten smokers who are still trying to quit.

When planning this article, we set out to look at products which claim to help you stop smoking, to see which ones people found most useful. But after talking to our smokers and ex-smokers, a clear picture emerged – the method or product you use to help you quit is less important than the support network you organise and the preparation you do before you stop.

MAKING THE DECISION TO STOP

Many of the ex-smokers we spoke to had made a conscious decision to stop for themselves, not because friends or family were nagging. This decision motivated them, even when they craved a cigarette. One woman said: 'I do get cravings, but somehow it doesn't seem so bad when nobody's forcing you.' Those who'd tried to quit without success had felt they were forced into giving up – by nagging family members, poor health or lack of money. As one woman said: 'I don't think I wanted to stop.'

PREPARING TO GIVE UP

The more preparation people made before quitting, the more likely they were to succeed.

Practical preparation may mean changing your routines – for example, switching to soft drinks instead of coffee, if that's when you normally have a cigarette. If you smoke as a way to get a break, think about other ways to relax. Our quitters found it important to have strategies in place to deal with cravings, such as doing breathing exercises or reading a list of the reasons why you are giving up. Be careful about replacing cigarettes with sweet treats, though. Rewarding yourself may help – you could use the money you would have spent on cigarettes to buy a book after the first day, for example, or a relaxing massage after a week, and so on.

If possible, take advantage of life changes, such as a move to a job in a non-smoking environment or a new house, as an opportunity to stop smoking. However, if you quit on holiday, you may still need strategies to cope with the times you'd normally have a cigarette at home or at work.

Mental preparation involves seeing giving up in a positive light. For example, some people found that believing they were gaining rather than giving something up – such as better health or more money – was a key factor in helping them quit. They also felt a sense of achievement once they'd beaten the habit. If you mentally empower yourself to believe you don't need to smoke, changing routines may not be necessary. One ex-smoker stressed the importance of not linking crises to cigarettes: 'I thought, well, starting smoking again won't change the situation.'

GETTING SUPPORT

While nagging from partners or children is unhelpful and can even provoke you to smoke in secret, subtle encouragement can help. If your partner smokes, ask them to hide their cigarettes and not to offer you any – several people said they went back to smoking when their spouse offered them a cigarette.

Stopping smoking with a friend or partner can be helpful but, if one person relapses, the danger is that the other might start smoking, too. Group support may be a better option as, if someone gives in to the nicotine cravings, the group can encourage them to keep trying to give up. To find a local group, contact your GP, your local health authority, or, in Northern Ireland, call the Ulster Cancer Foundation. You could even follow the example of one of our ex-smokers who

OUR INTERVIEWS

We interviewed 20 people in Brighton, Leeds, London and Surrey in February this year. We selected people who'd used a variety of methods to help in their attempts to quit smoking; half of them had stopped smoking successfully, while the other half were still trying.

PHOTOGRAPHY IAIN BAGWELL, NORTH NEWS & PICTURES, CAMERA CREW

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TOP TIPS FOR QUITTING

- Prepare mentally – think why you want to stop, and write it down to remind you later.
- **Keep a smoking diary for a couple of days, then work out what activities you associate with smoking. Change your habits – if you always have a cigarette with a cup of coffee, switch to herbal tea or fruit juice.**
- Work out how much money you'll save, and use that money to reward yourself.
- **Take up a positive new habit – go swimming, join a gym, or treat yourself to a regular massage.**
- Get support – set up a stop smoking group with friends or join a local group. Tell friends and family you're stopping, and ask them not to offer you a cigarette.
- **Talk to your GP about NRT or Zyban. Think about whether other products or therapies might help you, but remember that there's little evidence to prove that they work.**
- Set a date to stop, and get rid of ashtrays, cigarettes and lighters. If people offer you a cigarette, tell them that you don't smoke. They're less likely to press you than if you say you've given up.
- **When the cravings kick in, do deep breathing exercises, focus on why you've stopped, or talk to someone to take your mind off it.**
- Don't have a cigarette – there's no such thing as just one. But, if you do lapse, remember that it is worth trying to quit again.

set up a group with her friends. Telephone helplines can offer support and may also help you find a support group, too (see 'Contacts and links', p57, for details of these).

PRODUCTS AND THERAPIES TO HELP YOU QUIT

There are many aids and therapies claiming to help you quit. Before using them, it's important to know how they can help and what their limits are – none is a miracle cure.

Nicotine replacement therapy

Nicotine replacement therapy (NRT) works by giving you a fixed dose of nicotine to reduce your craving for a cigarette. It comes in several forms: gum, patches, small tablets, lozenges, nasal sprays and as an inhalator. All the forms are available on prescription and from pharmacies. In trials, NRT has been shown to almost double the number of people who successfully stopped smoking for one year, from one in ten to one in six. The people in the trials were also given support and advice to help them quit.

The quitters we spoke to who had used NRT said it gave them a boost – but they still needed some determination. Those who didn't manage to give up with it had tended to be more reluctant to quit in the first place. While NRT helped, it didn't cut cravings totally, and people still needed strategies for coping when they wanted a cigarette. Those who stopped smoking with NRT also had support from family or friends, while those who relapsed had felt alone in their struggle. Studies show that NRT works best with counselling or support.

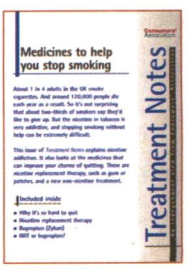
Zyban

Zyban (bupropion) is thought to work on the parts of the brain associated with addiction to help reduce cravings. You take it for one to two weeks before you stop smoking, and continue for up to two months. Trials on people who were motivated to quit show that Zyban at least doubles your chances of stopping smoking successfully for one year, when combined with counselling. Zyban is available only on prescription. Your doctor may also refer you to a smoking cessation specialist or support group.

All the people we spoke to who had tried Zyban had also tried other methods to help them quit, and they had high expectations of it. However, the key difference between those who succeeded with Zyban and those who relapsed back to smoking was the degree to which they participated with the initial counselling offered with Zyban, and how much

NRT AND ZYBAN

For more information about NRT and Zyban, read our leaflet *Medicines to help you stop smoking*. It's produced by Consumer Association's *Drug & Therapeutics Bulletin* team as part of a new series called *Treatment Notes*. Call our Members' Helpline on 0845 307 4000 and quote code STOPSM for a free copy.



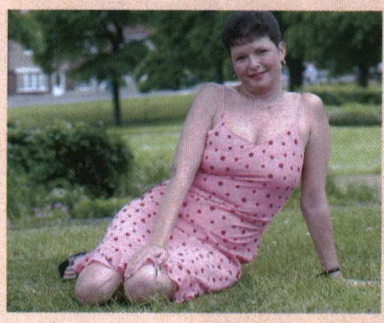
preparation they'd made for giving up. Those who kicked the habit had identified when they might find it difficult without a cigarette, prepared strategies for coping with cravings, and had some support. In contrast, those who relapsed had hoped that Zyban would provide a cure for smoking, and had done less to prepare for any difficulties.

There have been concerns over adverse reactions to Zyban and it may not be prescribed if you have certain medical conditions – for example, if you are prone to fits or are taking some drugs, such as anti-psychotics and anti-depressants. The Committee on the Safety of Medicines now advises a lower dose of Zyban for the first seven days of treatment (previously, a lower dose was recommended for only four days). Our colleagues on *Drug & Therapeutics Bulletin* concluded in December that the drug's possible advantage over NRT is yet to be fully proven.

NRT HELPED DEFEAT THE CRAVINGS

Maggie Haddock smoked from the age of 15, but has been free of her 40-a-day habit for more than a year now. Prompted by breathing difficulties, she tried to quit on several occasions without success. Realising that smoking could kill her before her children grew up, Maggie decided to join a smoking cessation group.

At the group, they discussed the pros and cons of different forms of NRT. As a heavy smoker, Maggie chose 24-hour patches, starting with the maximum strength. In previous attempts, cravings had got the better of her, but this time the continuous support from the patches helped. They made her feel unwell when she started, but her group rightly assured her that side effects would be short term. Everyone paired up with a 'buddy' who they could call for support. Maggie said: 'I called my buddy when I'd been having a terrible day and she explained some breathing exercises to do.'



Maggie used the patches for four and a half months, gradually reducing the strength. She rewarded herself with an exercise bike – not buying cigarettes effectively gave her a £120 a month rise. Commenting on her success in quitting, she said: 'I couldn't have done it without the support of my family.' Maggie still gets an occasional phone call from her support group to check how she is getting on.

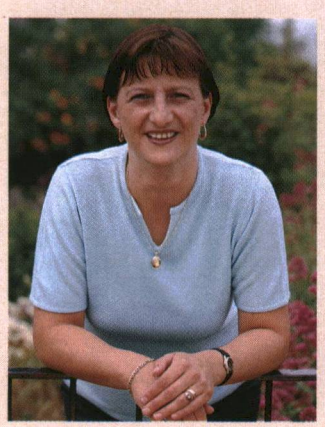
IF AT FIRST YOU DON'T GIVE UP...

Jayne Allott was a 20-a-day smoker and had tried to stop many times without success. When she heard about Zyban she decided to try again.

Her GP referred her to a local smoking cessation group. At an introductory meeting, support workers explained how Zyban and NRT could help and any possible side effects they might have. Jayne decided on Zyban. She was given a date to quit (approximately two weeks after starting Zyban) and was told to carry on smoking until this time. But after only a few days of taking the drug, she didn't want to smoke as much.

Jayne thinks the thing that helped her stay off the cigarettes was the support she received in the weekly group meetings. In previous attempts, she had often felt alone.

After six weeks, each group member was given a certificate and encouraged to continue attending monthly meetings, which Jayne did. However, when she went on holiday a few months after quitting, she smoked 'just one' cigarette, which led to another, and within a couple of weeks Jayne was smoking regularly again. She has decided to try quitting again, though. 'Zyban helped more than any of the other products I've tried, so I'm giving it another go,' she says.



Seeing a therapist

Many people try therapies such as hypnotherapy or acupuncture to help them stop smoking. However, there's little evidence that they help. The British Acupuncture Council explains that acupuncturists can assist people who want to quit, but should never claim to offer a cure. Similarly, the British Society of Hypnotherapists says that hypnotherapy can help give you a boost. The people we interviewed were attracted to such therapies because they didn't involve chemicals or drugs.

Forms of counselling may be helpful; one person said they'd learnt about adopting a positive mental attitude and being committed to stop smoking from a counsellor, and another said they valued the advice they received from an Allen Carr clinic. But, yet again, those who saw a therapist and succeeded in quitting had also prepared themselves for their attempt. They were also more willing to explore the reasons behind their smoking with their therapist.

Be wary of practitioners who claim unrealistically high success rates – their methods are unlikely to be as successful as NRT or Zyban. When choosing a practitioner, check that they are registered with a professional body, and ask how many sessions you'll need, as you'll usually have to pay for this sort of help.

Other aids

There are many products that claim to help you quit such as silver acetate mouthwashes – which make cigarettes taste bad – dummy cigarettes, and herbal cigarettes or tablets. Generally, there's insufficient evidence that they help and they don't offer any real support for nicotine withdrawal. However, they may be helpful if used alongside NRT or Zyban. Again, be wary of claims of high success rates.

Quitters we talked to who had used these sorts of product hadn't relied on them alone. They generally had done some preparation and had support.

Cold turkey

Most smokers attempt to quit using willpower alone but this is the least effective method, with just 1 or 2 per cent staying off cigarettes for a year or more. The people we interviewed who stopped by using willpower alone had a dreadful time stopping, although this is not the case for everybody. Everyone needs some willpower to break the habit, but you don't have to do it alone. Products such as NRT and Zyban, used alongside support, can increase your chances of stopping cigarette smoking for good.

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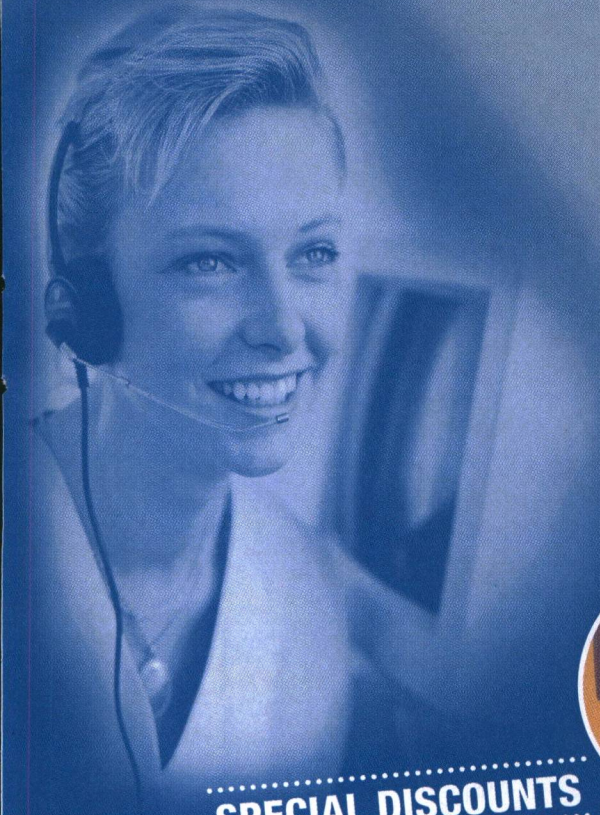

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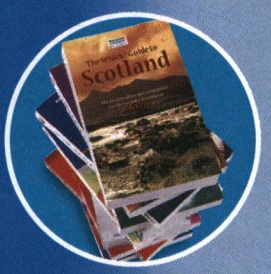

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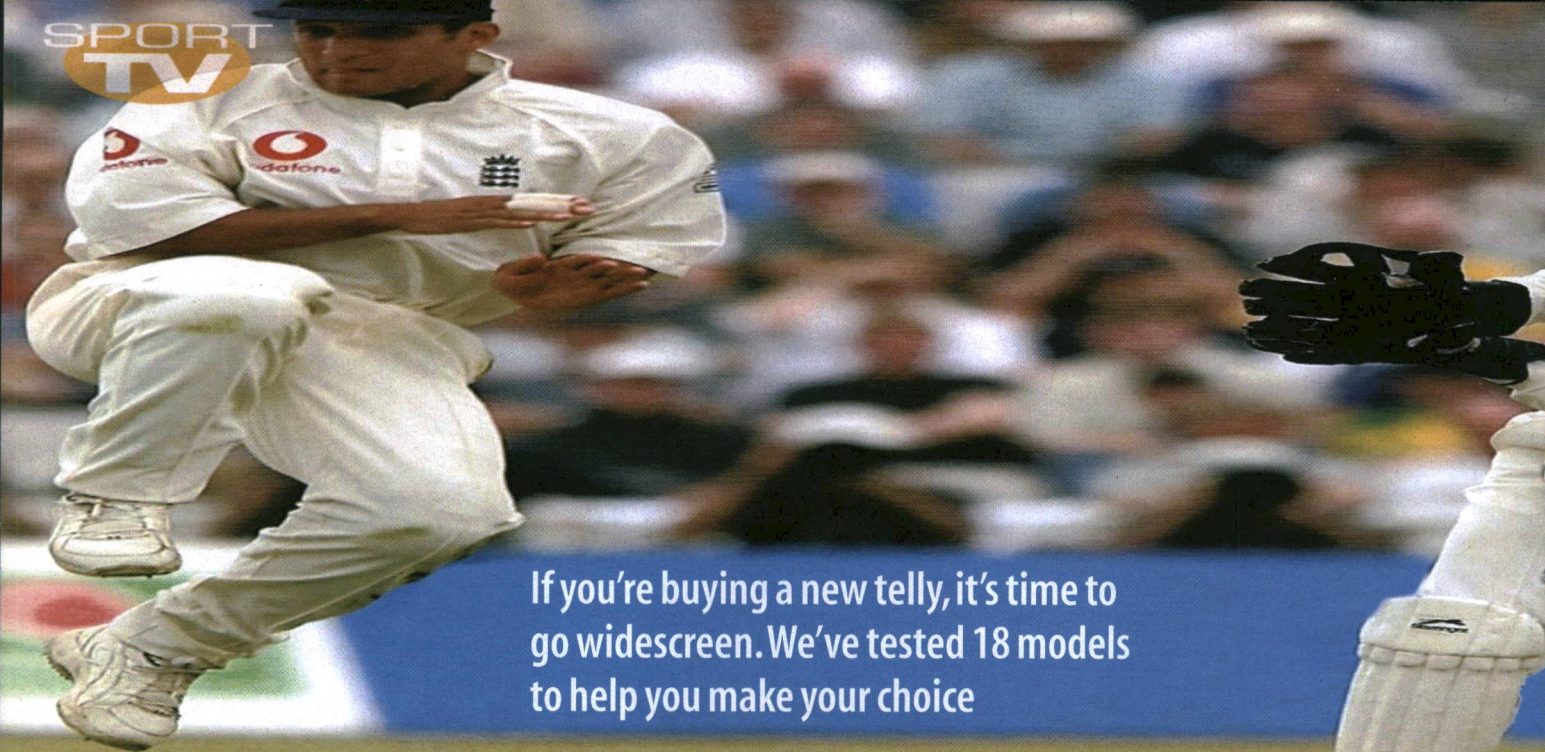


If you're buying a new telly, it's time to go widescreen. We've tested 18 models to help you make your choice

WIDEN YOUR

Sandie Edwards goes in search of the best widescreen TVs around

You may not be quite ready to go digital yet, but if you want a new TV, we recommend a widescreen one. An average set will last seven to ten years and, as widescreen broadcasts are becoming more commonplace, particularly on digital TV, this is a good reason to opt for a widescreen model.

We looked at 18 28-inch widescreen TVs, which can become digital with the addition of a set-top box, as well as three integrated digital TVs (IDTVs), which come with an integrated digital decoder, to see which ones were the best to escort you into the digital age.

WHAT IS WIDESCREEN?

Widescreen, also called 16:9, refers to the picture format of television broadcasts. The number of programmes broadcast in widescreen format is continually increasing. For example, the BBC currently broadcasts over 40 per cent of its peak-time programmes in widescreen, and many films are better suited to widescreen than a conventional 4:3 screen.

Widescreen TVs have traditionally been expensive in comparison to conventional sets, but prices are dropping. In our last report on widescreen TVs (February 2000), the most expensive set tested was the Sony 28in integrated set with Dolby ProLogic, at £1,400. A similar model now costs about £100 less. A few cheaper models (£330 to £500) have recently become available, so we've tested some of those.

MONEY WELL SPENT

Some features make a TV easier to use and more enjoyable to watch. If you are going to spend a lot of money on a set, be sure to look out for the following.

Automatic tuning We expected all the TVs to have fully automatic tuning. This means they're able to tune all the analogue channels and sort them into the correct order. Neither of the Bush TVs did this and, while the Sony KV-28FX65U tuned the channels, we had to order them manually.

Remote control Make sure the remote control is easy to understand and use. Most of the remote controls of the TVs on test could operate VCRs of the same brand, but only the Ferguson and Thomson could operate other brands, which is useful.

Flicker free Most of the TVs on test are 50Hz. If you're conscious of flicker, 100Hz flicker-free TVs are a great benefit, but for most people they're not worth the cost.

Teletext All the TVs on test have analogue teletext, and all but the Bush 6690D have fastext. The LG and Sony IDTVs had digital teletext, but the Bush IDTV didn't. Multipage store (where large numbers of teletext pages are stored at once) is useful because pages are retrieved very quickly.

Audio/video inputs The minimum number of external audio inputs we recommend is two, but four or more are ideal. An input on the front of the TV is handy for use with camcorders or games consoles.

Standby power consumption Most TVs were well within what we consider to be limits of acceptable standby power consumption – the average was less than 5W. But two of the IDTVs, the Bush and LG, used excessive power on standby – more than 20W.

Stands Not all the TVs on test came with a stand. Those that did came as flat packs, which required some DIY. The Sony KV-28FX65U came with individually labelled bags of screws, which was helpful.

Mains cable Only eight of the TVs were supplied with two metres or more of mains cable. Both the Philips and JVCs came with about 1.3 metres of cable, which is not enough for such large TVs.

PICTURE PERFECT

We asked a panel of industry experts to view the sets. They were looking for sharp images and realistic colours, but found wide variations in picture quality. They commented that the picture on the Sony KV-28FQ75U was excellent – clean, with great depth and good detail. They also thought the Ferguson had a natural picture.

Your TV should automatically switch to a full width display when a 16:9 image is being sent. When you connect the TV to a digital set-top box, or a DVD player, the correct display should be automatically selected. Most TVs on test could switch correctly between 4:3 and 16:9, although both the Samsung and Sharp 66GF-63H had some problems.

A widescreen set also has to know how you want to display a 4:3 image – 'correct'

PHOTOGRAPHY JOHN TRENHOLM, PA NEWS

HORIZONS

(where black bands appear left and right), 'stretched' (expanding the 4:3 picture to fill a wide screen), or 'zoomed' (where the picture is magnified to fill the screen, thus cropping the top and the bottom). Manufacturers call these terms by a variety of names, so check the manual to see which is the right one for your TV.

SOUNDING OFF

All the TVs on test had basic tone controls, and were suitable for connecting to a hi-fi system. Two of the TVs, Sony KV-28DX30U and Toshiba 28Z07B, had a Dolby ProLogic decoder built in, although in past tests we have found integral Dolby ProLogic systems give disappointing sound because of the limitations of the speakers supplied with the TVs. All TVs came with Nicam digital stereo sound except the Bush 6690D, where stereo was provided via the digital terrestrial receiver.

Our expert listening panel found there were significant differences in sound quality among the TVs on test. They were listening for clean sound, good detail and naturalness. The listening panel commented that the Sony KV-28FQ75U had a feeling of space around the sound, good detail and good performance overall. In contrast, the JVC AV28WT5EKS was criticised for having very bad sound quality.

TO INTEGRATE OR NOT TO INTEGRATE...

The analogue switch-off is supposed to take place between 2006 and 2010 provided 95 per cent of homes have a digital receiver by then. This does not mean that your TV will be obsolete, but you will need a set-top box or IDTV to decode the digital signal. An IDTV is a television set with the digital decoder built in.

Some problems with IDTVs have yet to be resolved. For example, as set-top boxes upgrade, you are left with old technology in your TV and may have to buy a more up-to-date set-top box. Also, IDTVs are more expensive than standard TVs.

Currently there are few IDTVs on the market, but they're likely to become more popular once digital services are established. The three IDTVs on test were disappointing, either in terms of picture and sound quality or features. For instance, the built-in decoder on the Sony, which is a good TV, lacked some features normally found on a set-top box and was complicated to use. So, for the moment, we are continuing to recommend set-top boxes as the best way to upgrade to digital TV.

BEST BUY

The **Sony KV-28FQ75U** **£1,300** was the best on test, and also the most expensive. The set is easy to install and use and has excellent picture quality and good sound quality and comes with a stand. For your money you also get picture in picture, 2,000-page teletext memory, 100Hz flicker-free TV and four inputs to connect all your other toys to it. It's also available in a 32-inch version. Available from Comet and Dixons.

If you want to spend less, the **Toshiba 28Z07B** **£800** has good picture and sound quality. The instruction manual is very clear, but using teletext can be annoying as two button presses are required for some features. Available from Comet, Currys and Scottish Power.

For even less money the **Panasonic TX-28PK3** **£700** has good picture quality and average sound quality and comes with a stand. Both the remote control and instruction manual are easy to use, but there are only three inputs and using some teletext features is awkward. Available from John Lewis, Currys and Scottish Power.

If you have a more limited budget, the **Ferguson W7023U** **£330** is a good choice. It has very good picture quality and average sound quality. However, there are no user memories or multi-page store for teletext, and the instruction manual is poorly laid out and difficult to use. Available from Comet.

Left to right: the Sony, Toshiba, Panasonic and Ferguson are all Best Buys

Widescreen TVs

	Standard TVs									
	Bush WS6671[1]	**Ferguson** W7023U	**JVC** AV-28WFT1EKS	**JVC** AV28WT5EKS	**Panasonic** TX-28PK3	**Philips** 28PW6305/05	**Philips** 28PW6515/05	**Samsung** WS-28W6NG	**Sharp** 66FW-53H	**Sharp** 66GF-63H
Specification										
Price (£)	330	330	600	500	700	500	689	400	380	650
Width x height x depth (cm)	78x47x51	68x51x49	78x50x50	71x49x51	72x51x52	79x50x52	78x49x50	80x40x54	76x49x50	78x50x51
Available in 32"	✓	✓	✓		✓	✓	✓	✓	✓	
Integrated model available	✓				✓					
Stand supplied			✓	✓	✓	✓	✓	✓	see[3]	✓
Features										
Pure flat screen 1▷			✓		✓		✓			✓
Automatic tuning		✓	✓	✓	✓	✓	✓	✓	✓	✓
Analogue teletext user memories			✓	✓	✓	✓	✓	✓	✓	✓
Analogue teletext multipage store						✓	✓			
Autoformat format switching	✓	✓	✓	✓	✓	✓	✓		✓	
100Hz (flicker free)										
Available with surround sound										
Picture effects 2▷										
Headphone volume option	✓								✓	✓
Audio effects 3▷			✓	✓	✓	✓	✓	✓	✓	✓
Timer to turn off	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Timer to turn on		✓				✓	✓	✓	✓	✓
Childlock	✓	✓	✓[4]	✓[4]		✓[4]	✓[4]	✓	✓	✓
Number of audio/video inputs	3	3	4	4	3	3	3	3	4	4
Audio/video input on front	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Dedicated audio output					✓	✓				
External loudspeaker output 4▷										
Performance										
Picture quality	○	★	○	☆	☆	○	☆	○	○	○
Sound quality	◒	○	☆	●	○	○	☆	◒	○	○
Ease of setting up/instructions	◒	◒	☆	○	☆	○	○	◒	○	☆
Everyday ease of use	○	◒	☆	☆	☆	○	○	○	○	◒
Standby power consumption	○	★	☆	☆	☆	○	○	○	☆	☆
Total test score	58	70	73	65	74	67	73	58	64	63

1 Since our tests, the cabinet style has changed and the model number is now WS6673 2 Since our tests this model has been discontinued – there are a few in the shops but they may be difficult to find 3 These TVs were not supplied with a stand, but offered one as optional 4 These TVs have more advanced childlocks, which allow you to lock selected channels (ie from a VCR or satellite input) and protect them using a PIN number. Less sophisticated childlocks disable the whole TV and require you to hide the remote control.

Bush WS6671

Ferguson W7023U

JVC AV-28WFT1EKS

JVC AV28WT5EKS

Panasonic TX-28PK3

Sharp 66GF-63H

Sony KV-28FQ75U

Sony KV-28FX65U

Thomson 28VK25US

Toshiba 28W93B

					Integrated TVs		
Sony KV-28FQ75U	**Sony** KV-28FX65U	**Thomson** 28VK25US	**Toshiba** 28W93B	**Toshiba** 28Z07B	**Bush** 6690D	**LG** DI-28Z12[2]	**Sony** KV-28DX30U
1,300	1,100	430	430	800	400	500	990
79x57x57	78x52x52	76x50x52	81x51x50	83x52x55	77x47x51	82x54x50	80x52x51
✓	✓	✓		✓	✓		✓
		✓					
✓	✓	✓	✓	see [3]		✓	✓
✓	✓			✓			✓
✓		✓	✓	✓		✓	✓
				✓			
✓	✓					✓	
✓	✓	✓	✓	✓	✓	✓	✓
✓							
				✓			✓
✓							
✓	✓				✓		✓
✓		✓	✓	✓		✓	✓
✓	✓	✓	✓	✓		✓	✓
		✓	✓	✓			
✓	✓	✓		✓	✓[3]	✓	✓
4	4	3	3	3	3	3	3
✓	✓	✓	✓	✓	✓	✓	✓
✓	✓			✓		✓	✓
				✓			✓
★	★	☆	○	☆	☆	○	★
☆	☆	◒	○	☆	◒	○	○
☆	○	◒	★	★	○	☆	☆
☆	☆	◒	○	○	◒	☆	☆
☆	☆	★	◒	◒	●	●	★
86	81	64	65	80	51	65	84

NOTES
TVs highlighted in **red** appear in the Best Buy Guide on p31.

Features

1 All sets use a flatter squarer tube, which means that the screens are flatter rather than curved. This is now regarded as the norm. Some also have a pure flat screen, which means the screen has a near perfectly flat front, giving it a distinctive appearance.

2 Picture effects means the TV has either picture in picture (a smaller corner image of another channel) and/or picture and picture (a split screen showing more than one channel at once).

3 Some sets come with audio effects such as bass boost, pseudo stereo or surround effect.

4 External loudspeaker outputs are for the addition of stereo speakers. However, amplifier power is usually quite low, so they are only suitable for simple non-hi-fi speakers.

KEY
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

TOTAL TEST SCORE
This score ignores price and is based on:

Picture and sound quality	43%
Features	20%
Ease of setting up and everyday ease of use	20%
Technical tests	14%
Standby power consumption	3%

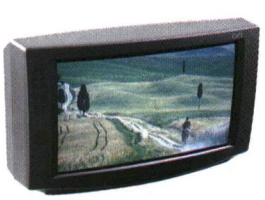
Philips 28PW6305/05

Philips 28PW6515/05

Samsung WS-28W6NG

Sharp 66FW-53H

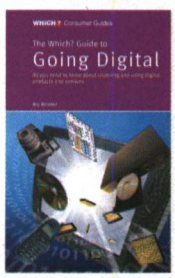
Toshiba 28Z07B


Bush 6690D

LG DI-28Z12

Sony KV-28DX30U

WHICH? BOOKS

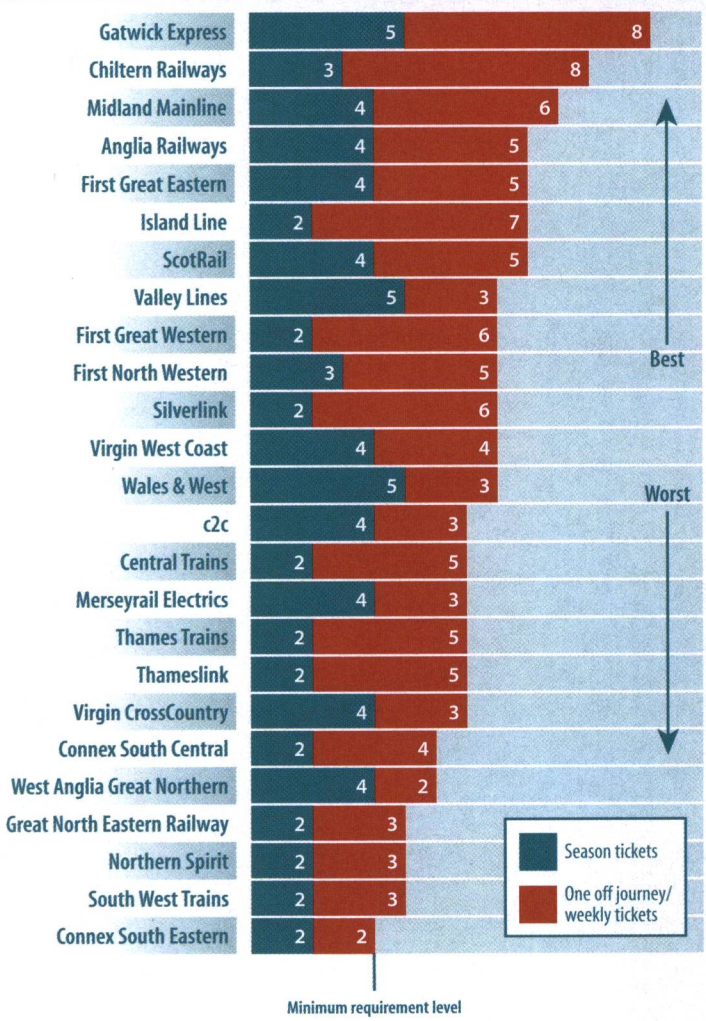


For more information about digital TV, *The Which? Guide to Going Digital* (£10.99) looks at the various products and services on offer and explains how they work. To order your copy, call **0800 252 100** quoting WGGD (WB0801).

A RAIL TRAVELLERS' GUIDE TO REDRESS

The lowdown on the train operators' track records

COMPENSATION PACKAGES COMPARED



TOCs were rated on the compensation package they provide to passengers. Each TOC received four points for providing the legal minimum requirement. They then got extra points for exceeding the standards. Each TOC could have achieved a maximum of ten points for its season ticket and one-off journey/weekly ticket compensation policy. Total marks out of 20.

Train travel can be tortuous, with disruption, delays and cancellations all too familiar. But how many of us are equally familiar with the compensation we are entitled to and how to claim it? Each of the 25 train operating companies (TOCs) in the UK offers compensation to its passengers for delays and poor performance caused by factors within its control. The Strategic Rail Authority (SRA) sets minimum compensation requirements, which all TOCs must meet.

WHAT'S ON OFFER

We compared the compensation packages offered by the 25 TOCs and found huge variations. Some refuse to provide more than the bare minimum but others choose to offer more. We looked at how long you can be delayed before you qualify for compensation, and the level and flexibility of refund offered and how it is paid to you, to come up with an overall rating. We awarded each TOC bonus points for offering extra services and exceeding the base-line compensation requirements.

Gatwick Express and Chiltern Railways came out top for compensation packages (see table, left). Both give a 50 per cent refund for delays of 30 to 59 minutes and a 100 per cent refund for delays of over an hour. Gatwick Express offers refunds in cash. At the bottom of the pile, Connex South Eastern offers nothing above the minimum requirement. South West Trains, Northern Spirit and Great North Eastern Railway offer only slightly more.

If you miss a flight or an important event as a direct result of your delay, you can also make a claim for 'consequential loss'. However, this is awarded at the TOC's discretion.

THE BOTTOM LINE

Compensation varies depending on ticket type – there's usually one level for tickets of less than a month and another for season tickets of one month or longer.

If you have a ticket for a one-off journey (single or return) or a weekly ticket, you can claim for delays to

PHOTOGRAPHY PA PHOTOS LIMITED

individual journeys. You are entitled to a minimum refund, in rail vouchers, of 20 per cent for delays of one hour or more. It is a condition of TOCs' contracts that compensation must be paid for delays, but the onus is on passengers to claim it. To claim, fill in a form and send it to the TOC. Forms should be available from train staff and stations, along with contact details. You can also write, enclosing proof of travel, giving details of your journey.

Season ticket holders are entitled to compensation if service falls below a 'trigger' level of performance. The SRA sets national standards of performance for punctuality and reliability, but the TOCs' trigger levels are usually lower than these.

Season ticket holders are automatically entitled to at least 5 per cent discount when they renew their ticket if either punctuality or reliability falls below the trigger set. This rises to at least 10 per cent if both fall below. This is the case even if the franchise has changed hands. If you don't renew your ticket, there is no set procedure. Claims should be made in writing and will be dealt with at the TOC's discretion.

As part of its franchise agreement, each TOC must produce a passengers charter which details its services and commitment to passengers – including information about compensation and refunds.

In our tables we've dealt only with the year up to October 2000's Hatfield derailment, because the entire network experienced severe disruption afterwards, during which a special £50m compensation package was implemented.

COMPLAINING ABOUT COMPENSATION

If you're dissatisfied with any aspect of your compensation claim, you should first write to your TOC. If it is unable to resolve your complaint, you should then send a written appeal to your regional Rail Passengers Committee or the London Transport Users Committee (LTUC). The central Rail Passengers Council has the legal right to take these matters further. Contact details for your TOC and relevant regional committee are available at stations. Only serious complaints reach the appeal stage. Passengers could be unhappy with their TOC either because their complaint about compensation has not been dealt with to their satisfaction, or because they're dissatisfied with the compensation policy.

The table, right, shows how many passengers were dissatisfied with their TOC's compensation policy or the way it handled their complaint about compensation, in the period October 1999 to October 2000. Complaints depend largely on the type of route, so our figures are in three categories – long-distance TOCs, London/south east TOCs and regional TOCs. The rankings in the table reflect the levels of overall complaints published by the SRA in recent years. More than twice as many complaints were made about Virgin West Coast and Virgin CrossCountry than any other long-distance TOC. The highest number of complaints in the regional TOCs category were made about Central Trains and the highest number of complaints in London and the south east were made about Connex South Eastern.

TICKING OFF THE TOCS

We think that the current minimum levels of rail compensation are inadequate and would like to see them increased substantially. The compensation process should be standardised and refunds given irrespective of ticket type.

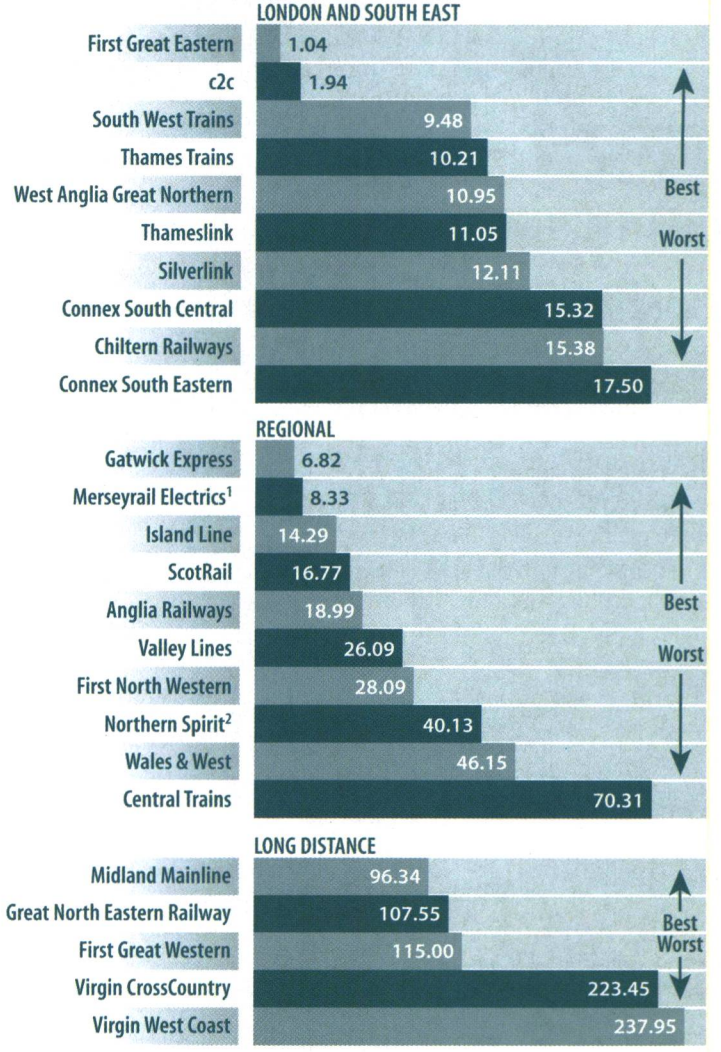
Train operators must make passengers fully aware of their rights when things go wrong. If people aren't made aware of how to claim, there's no point having a policy.

ALL CHANGE

In its report *What does the passenger want?* (June 2000), the Rail Passengers Council says that TOCs should guarantee the following in their charters.

- To provide better assistance to passengers when disruptions occur, for example, providing free refreshments, alternative transport or overnight accommodation where appropriate.
- To raise minimum standards of compensation and offer passengers a cash alternative to the existing method of giving refunds in vouchers.
- To abandon the distinctions between 'triggers' and performance standards.
- To offer season ticket holders compensation on a per-incident basis in addition to discounts on season tickets.

COMPLAINTS ABOUT COMPENSATION



RPC/LTUC complaint appeal figures by ten million passenger journeys from October 1999 to October 2000. Scale not comparable between categories. (Connex South Central has since lost its franchise)

1 Merseyrail Electrics has been renamed Arriva Trains Merseyside
2 Northern Spirit has been renamed Arriva Trains Northern

LANDSCAPING your garden

Creating your dream garden isn't as challenging as it seems, so long as you've done your spadework...

Moving house or planning on revamping your garden this year? Don't call in the TV crews – you can be just as creative yourself or with the help of a professional, without having to put up with Alan Titchmarsh or Diarmuid Gavin for the weekend. Garden makeovers make excellent TV, but there are easier ways to redesign your garden into the landscape of your dreams.

This guide takes you through the steps that could help you turn your dream into a reality, and helps you consider how to get the right contractors in and how much you can manage by yourself.

FIRST THINGS FIRST

1 YOUR GARDEN

First, you need to decide what you want. Write down a list of everything that you currently use the garden for and then add a wish list. This will form the basis for the transformation, as well as providing the designers or professionals you hire with some good ideas. Make sure you take time over this list; it is easier to take items off than add them at a later date.

2 BE PRACTICAL

There are obvious practical considerations that need to be taken into account, such as space for a compost bin, a washing line, a shed, storage for tools and equipment, a play area or a large patio. You'll also need to note down basic elements, such as access into and out of the garden, any strong winds and from which direction, and sloping areas or changes in levels. Check whether you live in a conservation area or if your trees are covered by Tree Preservation Orders. Also note down where the best and worst views are.

3 STYLE

Write down everything you would like to have in an ideal world – water features, statues, a secret grotto, a wild flower meadow, pergolas, a dance floor, a hammock. Don't forget to include all the colours that inspire you, or the moods you would like to recreate in your garden. Is the space somewhere to relax and contemplate or to keep busy? Collect inspirational pictures from magazines and choose a particular style. Capture the essence of gardens that inspire you and then reinterpret these in your own space.

4 PLANTING

Think about whether you want a low- or a high-maintenance garden, whether you want to grow vegetables, whether you would like year-round interest or prefer to concentrate on an explosion of colour in spring and summer. Think carefully about how much you want to give over to plants or you'll end up with a garden that becomes a chore rather than a delight.

5 COST

Last, but definitely not least, how to budget. The most expensive items in relandscaping your garden will be: clearing it (hiring skips); buying and erecting the hard landscaping (paving, woodwork, water features); and hiring in contractors or designers, should you decide to do so. Unless you are buying mature specimens, the plants are the least expensive part of transforming your garden.

GARDEN DESIGN AND CONSTRUCTION

1 FINDING HELP

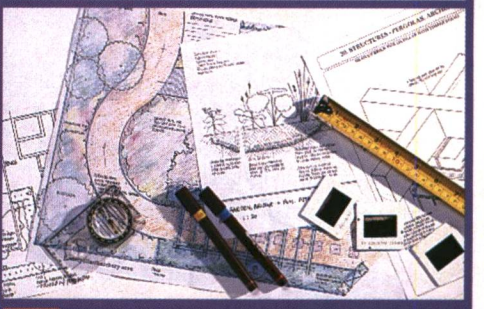
Garden designers, landscape architects, contractors and even local authorities can help you carry out your project, whether you want the whole thing done for you or will use different people for different stages. It all depends on your budget or how much you want to do for yourself.

Garden designers tend to work on their own, though some may work with landscape companies or garden centres. Their skills lie in their design expertise and their detailed plant knowledge. Designers can give you the foundations with which to transform your plot. Some may even project manage the work too. Landscape gardening companies usually have a team of workers, or hire in sub-contractors that specialise in different skills such as paving, tree surgery, planting, designing and project managing.

Each designer works slightly differently so check how he or she works first. The designer may carry out a survey for you or get a specialist company in to survey the garden for them. You would then receive a rough plan, and between you and the designer, any alterations, improvements and comments will be discussed and taken on board before a final, scale drawing is presented. This plan should provide all the information you need to build the garden or to pass on to contractors to quote for the work. The designer can also supply planting plans and detailed construction drawings for any bespoke structures, such as pergolas, water features and summerhouse, all charged separately.

The best way to find a designer or contractor is through personal recommendation, though you could also try *Yellow Pages*, *Thomson Local Directory* or your local horticultural college. One of the best sources is the classified adverts in the back of gardening magazines, or contact the Society of Garden Designers.

The cost of hiring a designer is difficult to estimate, as there are such huge variations in garden situations and clients' needs. It's best to ask the designer about their fees before making an appointment. Initial consultation varies from free up to £100. A layout plan for an averagely sized back garden (200 sq m) costs about £400 to £500. Planting plans for this size of garden: £200 to £300. Hourly rates range from £30 to £60, depending on experience.



3 CONTRACTORS

You may want to carry out most of the work yourself and hire in contractors for specific jobs such as tree surgery or laying a patio.

Landscape gardening companies are excellent sources of specific contractors, or look in *Yellow Pages* or *Thomson Local Directory* under specific headings. Again, if you can get a personal recommendation, this is better. And before deciding on a contractor, get two or three quotes to compare the costs.

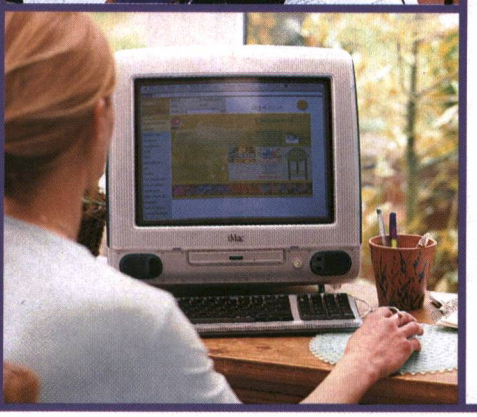
Bear in mind that this is very seasonal work, and you may have to wait anything from two to eight weeks before a contractor can start a job.

2 POST/INTERNET

There are several companies, garden centres, DIY chains, gardening magazines and internet sites that offer garden design by post.

The obvious benefit is that it will be cheaper. However, the pitfall is that the design is based on answers you've given in a questionnaire and a few photographs, and you won't have the designer on hand to interpret the plans should anything not be clear. Garden designs usually give a layout plan, with features and measurements. Or opt for planting plans or design ideas by post. The cost of a complete garden design service will again vary according to the supplier but expect to pay around £200 for a 500 sq metre garden.

Gardening Which? offers a range of design services at competitive rates for subscribers. For details of how to subscribe, see p25.



4 DIY

Carrying out all the work yourself is also an option. It will be a major project, a challenge not for the faint-hearted if you are relandscaping the whole garden. However, there's no doubt it will be very rewarding.

Once you are happy with your scale drawing, mark it out on the ground with sand, chalk or a string, just to make sure your paper plan works out. Then plan out a schedule for the work, listing all the tasks.

This should include machinery requirements such as a skip, concrete mixer, rotovator or plate vibrator. Also ensure there is access to and from the site for materials such as sand, paving slabs, topsoil or timber. A well-planned schedule can make all the difference.

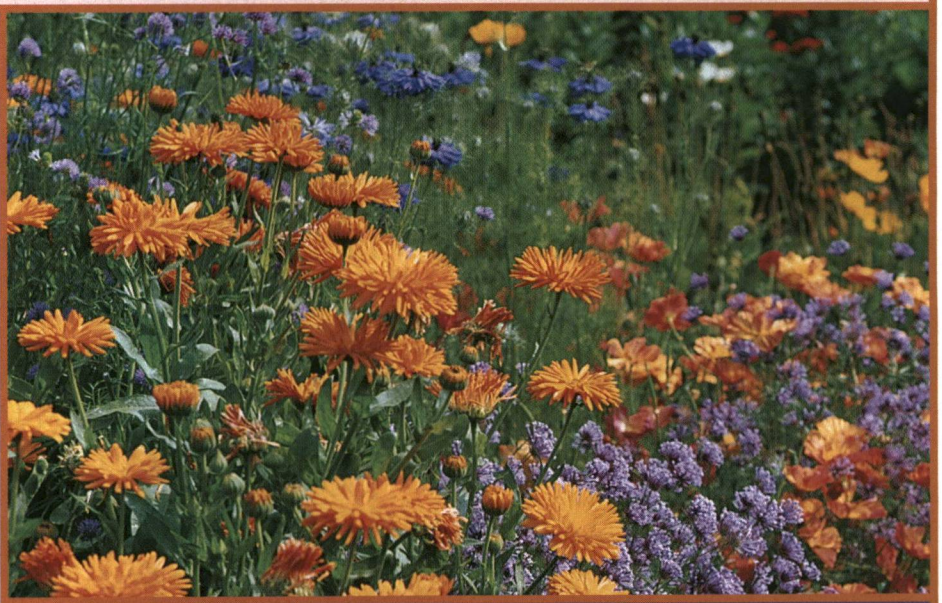
Local hire shops should have all the equipment you'll need, and check with local building merchants for hard landscaping materials. Also send off for catalogues for both plants and hard landscaping to get a good idea of what's available and at what prices.

BUYING PLANTS

1 WHEN TO PLANT

Most gardeners say that buying plants and planting up is the most enjoyable aspect of gardening. Plants form the heart of a garden – dazzling herbaceous borders, secret glades in wooded areas, delicate pond plants, not to mention the dramatic changes through the seasons of each and every player in the garden.

The best time for planting up is either the autumn or early spring. Trees and shrubs in particular prefer the autumn, when the ground is wet and not too cold, while herbaceous perennials and other plants prefer the oncoming summer warmth to encourage settling in. The best tip any gardener can give is to prepare the soil first. Always include some well-rotted organic matter or compost to give all your plants a healthy and nutritious start.



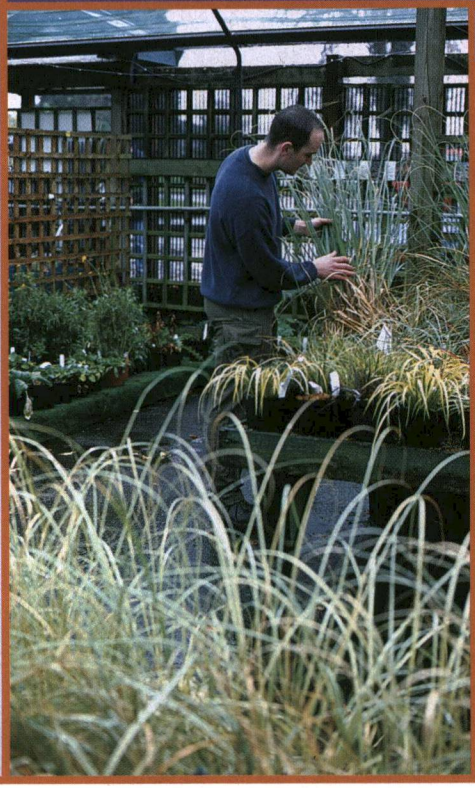
2 AMBIENCE

Colour, texture and fragrance are the three main elements for creating ambience in the garden. Cool colours such as blues and purples bring a calming, tranquil feel. They give the illusion of depth, making the garden seem larger or longer than it really is; while reds, oranges and yellows are fiery, providing a more tropical, dramatic feel to borders. They are particularly useful if used as seasonal focal points. Whites and light pinks are excellent for lifting borders out of the gloom, as they reflect the sun; they also work very well with night lighting.

Like colour, textured plants can be used to exaggerate the effects of perspective; finely textured small leaf plants tend to recede, while those with large, glossy, light-reflecting leaves will appear nearer to the eye. And fragrance can greatly affect the atmosphere of any garden. Strongly scented plants can entice visitors into the garden or have a soporific effect on a patio.

3 PLANNING

Planting plans can be both fascinating and frustrating. Experimentation is key but be prepared to move plants about to get the most from them. A basic rule is to plan a 'green backdrop'. Plant shrubs and trees, both deciduous and evergreen, to give the garden year-round structure and colour. Then add splashes of seasonal interest with herbaceous perennials and annuals. If you would like someone with more knowledge about suitable plants, you can approach a garden designer to draw you up a planting plan, or you can buy one by post. There are various services offered by magazines (including *Gardening Which?*), garden centres and the internet. Prices for planting plans by post range from £40 upwards for a 10 to 15 sq metre border. Prices will then increase on a sliding scale.



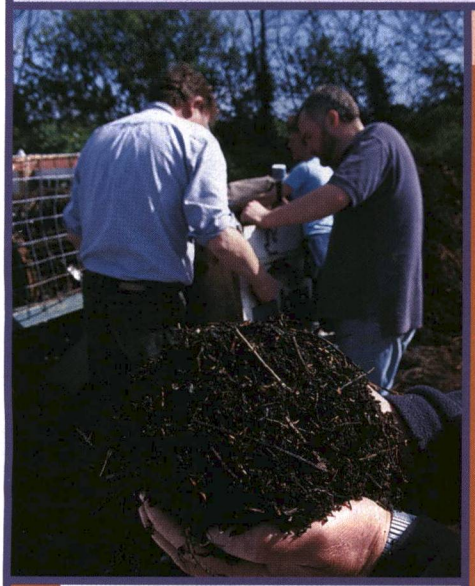
4 SHOPPING

For those of you who are lucky enough to have excellent garden centres and nurseries nearby, then buying plants should be a joy. Alternatively, many garden centres or nurseries provide a shopping service. If you supply them with a list of plants, they will source them all and even deliver – for a fee, of course.

If you do not have good nurseries nearby, check out your plant list in the *RHS Plant Finder*. This book lists suppliers for every plant and it will state whether the nursery offers a mail-order service or not.

Or you could buy your plants off the internet. *Gardening Which?* conducted a trial on buying plants over the internet (June 2001) and recommended www.blooms-online.co.uk as its best buy. Another reliable site is www.dig-it.co.uk.

HIRING A CONTRACTOR



1 LEGAL RIGHTS

Hiring a contractor to carry out work for you can save you time, backache and, in some cases, money in the long run. There are some simple rules you should follow to ensure you get a good service at a fair price, and remember that you do have legal rights should anything go wrong.

All work carried out by a contractor, whether he/she is providing labour or goods, is covered in law by the Supply of Goods and Services Act 1982 (as amended). In Scotland, the labour/service part is covered by common law. The 1982 act imposes legal duties on the supplier. They must carry out the service with reasonable skill and care, and within a reasonable time. Where no fee has been agreed in advance, the contractor must make a reasonable charge for the service, and the materials used must be of a satisfactory quality and fit for their purpose.

2 CONTRACTS

Make a firm decision about what you want and make notes and plans to show your contractor so that there is no confusion later. Write down the terms of the agreement, outlining the extent of the work, how long it will take and, of course, the cost. The contract can be just a letter, but it should at least state your and the contractor's names, and should be signed by both parties. Many contractors have their own contracts, so always read the small print and challenge anything you don't understand.

Once you've chosen your contractor, ask for references and whether they're a member of any association or guild; if so, phone and ask for details about your contractor and what the association does regarding complaints or claims for compensation.

Before any work starts, make sure you're happy with the price. (And remember, before deciding on a contractor, get at least three quotes, asking for the costs to be broken down.) Ideally pay only when work is completed and you're happy with it. However, many contractors will ask for payment in stages, which should be agreed in advance. Write the stages into the contract and include the final payment date. If you're not happy with the work done at any particular stage, you're entitled to withhold payment until it is done to your satisfaction. If you vary your requirements as you go along, make sure all variations are confirmed in writing and signed by both parties.

3 COMPLAINTS

If things do go wrong, contact your contractor immediately, preferably in writing, clearly explaining why you are not satisfied. Always keep a record of any correspondence and remember to keep evidence of faulty or sub-standard work; photographs are particularly useful. You may also need to get an independent report from a third party, to be used as proof. If the contractor does not reply to your letter, send another by recorded delivery. State that you'll hire another contractor to put the work right, if applicable, and will expect the costs to be covered. Give the contractor 14 days to put things right, although what is a reasonable amount of time depends on the facts of each case, so you may need to be flexible.

If this also fails, you can pursue the matter through the small claims procedure. Ask your local citizens' advice bureau or county court for details. You can also get information from www.courtservice.org.uk or www.justask.org.uk.

TOP TIPS USING DESIGNERS

- Calling in a designer is particularly useful on difficult sites, such as sloping gardens, as the designer should ensure that structural engineers check all plans.
- **Success depends on a good relationship between you and your designer; personality clashes can be expensive.**
- Always get two or three quotes and find out exactly what they include – for example, plans only or a design-and-build package.
- **Discuss all your ideas with the designer and contractor before the work has begun.**
- Choosing a local designer will avoid hefty travelling expenses.
- **If you use a garden designer who works in conjunction with a garden centre, the cost may be offset by cheaper plants, but their choice may be restricted.**
- All designers should have professional indemnity insurance for negligence.

At home with THE JETSONS

We go back to the future to look at new technologies that could make it big

'Where a computer now is equipped with 18,000 vacuum tubes and weighs 30 tons, computers in the future may have only 1,000 vacuum tubes and perhaps weigh 1½ tons.' *Popular Mechanics*, 1949

It's difficult to judge, of course, but it's always interesting to guess how technology that is just being introduced will shape how we live in the future. Perhaps these days it's a little easier than it was in 1949. There's a whole army of corporate schemers and dreamers mapping out new futures for us, saintly and evil, silly and ingenious.

And we hear a lot more about it than we used to. Just look at the media furore that's surrounded the introduction (or, rather, non-introduction) of third generation mobile phones and broadband internet.

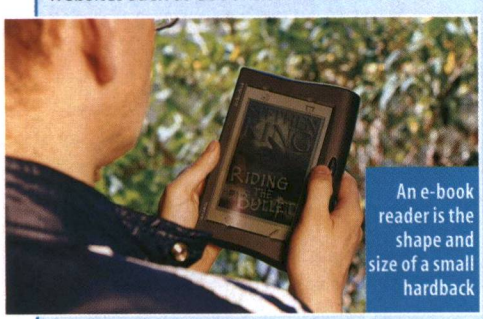
So we've decided to take a look at some technologies that are floating around now and could have a big impact in the future. Perhaps they'll fizzle into nothing, or perhaps you'll end up wondering how you ever lived without them...

E-BOOKS

Is it farewell to the paperback?

When Stephen King released his novella *Riding the Bullet* last year, around two million people tried to download it from the internet within hours – some from the official book sites, some not. It was the first time that an electronic book had done big business, and a wake-up call for the traditional publishing industry.

An electronic book, or e-book, is simply a version of a book that can be stored and displayed digitally. There are already thousands of classic and best-selling titles available on websites such as ebooks.com and bn.com.



An e-book reader is the shape and size of a small hardback

There are two ways to read e-books – using special software or specially designed devices. Software e-book readers are used by your computer or personal digital assistant (PDA) to make fonts more like printed text and allow you to navigate the book more easily. Adobe's reader works with LCD screens to make letters look smoother. Microsoft's reader alters the spacing and shape of letters to make words easier on the eye. But neither is as easy to read as a paper book.

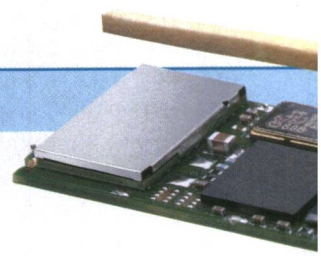
Hardware e-book readers look like PDAs, and the eBookman from Franklin (£140 to £200) even has some personal organiser functions. The other main brand is Gemstar's eBook Reader (available only in the US). The eBook is the better of the two because it has a larger screen with higher contrast, but it's still not large or high contrast enough.

E-books do have an appeal, though. There are simple advantages like being able to read under the covers or tap on a word to bring up its definition. And you can increase the font size if your eyesight isn't great. In fact, companies like Microsoft are working on e-book readers for people who are visually impaired or dyslexic – they'll be able to interpret e-books into Braille and produce spoken-word renderings that follow highlighted text.

The other advantage is being able to buy books in segments and carry them around easily, which any student will tell you sounds like heaven. In fact, the University of South Dakota is planning to hand out PDAs to its students, so confident is it in the advantages of storing information digitally. Some e-book readers are well suited to study because annotations can be classified and found instantly.

For all this, though, the current e-book readers are unlikely to make it big. A recent report predicted sales of just 1.9 million by 2005. And the reason? They're more difficult to read than, and just not as handsome as, the printed word.

But the technology on the shelves now isn't the end of the story. Manufacturers are already working to produce 'electronic paper'. One example is Xerox's Gyricon, which can be rolled up and put in your pocket but can also download and display text. What's unlikely, though, is that they will ever completely replace the battery-free, high-contrast, looks-nice-when-you put-it-on-a-shelf printed word.



BLUETOOTH

I say, I say, I say, what did the computer say to the kettle?

Bluetooth is one of the most hyped technologies around at the moment. The plan is that tiny modules the size of a match will be slipped inside electrical devices without adding noticeably to the cost. Using a fraction of the device's power supply, these chips will send out radio signals that allow them automatically to spot other Bluetooth devices nearby and talk to them. The range is ten metres and there may be a high-powered 100m version for less localised applications in the future.

But what on earth is the point? Well, the obvious benefits are in getting shot of the myriad cables that lie around your desk. However, once you start to think about a world where Bluetooth is everywhere, some interesting possibilities emerge.

For one, you'll be able to create networks on the fly. So, you might be in an airport lounge with colleagues and decide to set up office

SMART HOMES

Purpose-built semi-detached. Two bedrooms. Central locking. Gardener with batteries included

Remember this: when TVs first started coming with remote controls, people thought it was laughable. Who could be that lazy?

These days, it's ideas of automatic curtains and robotic lawnmowers that will raise a derisive titter, but home automation and the 'smart home' are starting to be taken seriously in some parts of the electronics industry.

In fact, home automation is not a new thing. You can already buy plug-in automation devices for the home, and the most popular system, X10, has been around since the 1970s. An X10 starter pack costs about £50. It works by sending signals from a remote control to a plug-like receiver and through the mains wiring to your lights or appliances. So, you could switch on the kettle and pull the curtains from in front of the TV.

A wide variety of add-ons means that you can build some interesting systems. For example, a computer interface can control complicated operation times. Or you can buy stick-on switches that will go anywhere on your wall without rewiring. You can also use some universal remote controls, such as the Philips Pronto, for lights and appliances as well as the TV.

Even this basic home automation, if you buy the right add-ons, can be useful for a lot of people, particularly if you have difficulty bending down or getting around. But X10 is a simple technology. Now, the advent of powerful microprocessors and new digital communications tools (like Bluetooth, see below) means the hi-tech home has new impetus.

A typical smart home would have central locking, electric windows, and a variety of environmental controls. All these systems should communicate with and learn from each other.

There are very few purpose-built smart homes around yet, but several hi-tech firms have set up 'houses of the future' to try to evaluate how we will use these new environments. Orange spent £2 million setting up the Orange intelligent home in Hertfordshire in an everyday detached house. Wire-free devices like phones or PDAs control everything from security to the heating. Or you can use spoken commands. Control is also possible from outside the home. For example, you can use a Wap phone to get the bath running for when you get home. The house also has an impressive array of environmentally friendly features, such as controlling and recycling water, or using warm air from the bathroom to heat the whole house.

The smart home of the future will give you control at the touch of a button

It might seem a long way off for those of us who still have an outdoor khazi, but the technology to make it happen is already here. The market in the US is predicted to grow 27 times by 2004. Consumers' Association's own research shows that there is a market in the UK. The big question here is, will the conservative construction industry see the value in popularising the technology? They're not showing much sign of it so far.

PHOTOGRAPHY JONNY THOMPSON

there and then, sharing spreadsheets and reports. A second important idea is automatic recognition. You could walk in the room with a personal digital assistant (PDA) after a day of making new appointments and contacts. The PDA would automatically update your computer about what's been going on.

A variation on this is the Bluetoothed exhibition – enter details of what you're interested in and your phone will alert you as you pass relevant stalls. Or there's the Bluetoothed library or cinema that could tell everyone's mobile phones to keep quiet.

The third important concept is the wireless gateway to the internet in public places like cafés and high streets. Just sit down with your espresso, whip out the laptop and you can read your e-mails and catch up on the latest news.

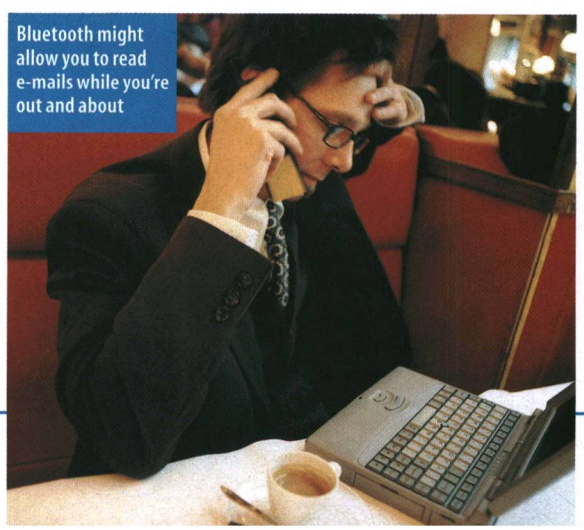
The list of other ideas is endless, from mobile phones that double as walkie-talkies to devices allowing heartbeat monitoring to be done in the home. There's even talk of Bluetooth bar codes that use ambient light to power them – though this kind of idea is pie in the sky at the moment.

Given the number and size of companies ploughing money into Bluetooth, it's pretty certain that something's going to happen. Knowing how much and when is more tricky.

In the UK, the main product launch has been the Ericsson mobile phone headset (£200, as reviewed in May's 'All change', p14). We found it too uncomfortable and expensive, but more products are imminent. However, some analysts are worried that rushing products to consumers with inflated expectations might mean Bluetooth will flounder in a market already disillusioned by the disappointment of Wap phones.

The important thing is that, when Bluetooth arrives, it's hassle free for people who aren't technically minded. This might not be easy given the ever-increasing ambition of the project. Also, the ambition itself needs to be kept in check – some industry voices worry that attempts to increase transmission speeds and the number of features from the official standard will kill off Bluetooth by making people unsure of which versions to buy and when.

Despite the uncertainties, some predictions are for up to 955 million Bluetooth gizmos being shifted every year by 2005. If manufacturers can get the costs down far enough to make the technology ubiquitous, it could catch the public's imagination, especially once third generation mobile phones make mobile internet access quick and easy. We wait with bated breath…


Bluetooth might allow you to read e-mails while you're out and about

IT'S EASY, RIDER

Get your motor running, head out on the highway, looking for adventure...

Not all of us are born to be wild, but more people are taking to two wheels. In the last eight years, motorcycle sales have gone up by more than 200 per cent, and mopeds by 500 per cent. If you yearn to escape the traumas of public transport, are fed up with sitting in car queues, or just want some weekend motoring fun, a motorcycle or moped may be the answer. Getting on two wheels is easier than you might think – our guide tells you all you need to know about getting started.

RUNNING COSTS

It makes economic sense to switch to a powered two-wheeler. New prices for a mainstream moped start from about £1,200. Most mopeds will average around 100 miles per gallon (mpg), while some small motorbikes with an engine size of 125cc can manage 80mpg to 100mpg. Even with a big sports bike, you should get more than 30mpg.

Annual road tax is just £15 for machines of less than 150cc, rising to £40 for bikes of up to 250cc, and £65 for anything above 250cc. The maximum MOT fee for any motorbike is currently £13.70. In comparison, car tax ranges from £100 to £160 and an MOT can cost up to £34.

Third party, fire and theft insurance for a moped starts at about £100 a year, but will vary dramatically depending on your age, riding experience and where you live. Because of the high theft rate of motorbikes, insurance costs soar as you go up in size, and can even exceed car insurance premiums. If you're a novice rider and haven't built up a no-claims bonus, you may not even be able to find insurance for some more powerful bikes. So check before you buy. And shop around for quotes. For example, we were quoted £700 for fully comprehensive cover for a Yamaha FZS600 Fazer, a sports tourer. Another company quoted more than £2,000 for the same bike and rider. And some other companies would not cover us at all. Some insurers specialise in certain makes of bike and can work out cheaper than general insurance brokers, so look out for good deals.

Depreciation rates are similar for both motorbikes and cars. Typically a motorcycle will be worth between 40 and 50 per cent of its original price after three years. However, since most bikes cost considerably less than cars, the value of the depreciation will be much less in cash terms.

TYPES

There are two classes of two-wheeled motor vehicle: mopeds and motorcycles. A moped can be ridden at the age of 16. It is classed as having a maximum speed of 50kmh, weighing less than 250kg and having an engine of 50cc or less. And if it was first used before 1 September 1977, it can also be moved by the use of pedals.

A motorcycle is any other powered two-wheeler. But there are several different styles in each category.

Scooters These have a step-through design and are used mainly for nipping about town. They usually have some under-seat luggage space for, say, storing

PHOTOGRAPHY THE RONALD GRANT ARCHIVE LIBRARY, AUTOEXPRESS, HONDA

shopping or a helmet, and normally have automatic gears. Prices start from just over £1,000 for a 50cc model, rising to almost £6,000 for something like the 600cc Honda Silverwing (see photo, below). For more information on scooter performance, see 'Commuter scooters', *Which?*, August 1999, p28.

Tourers Designed for comfort and distance, these usually have a fairing to protect the rider from the worst of the elements, built-in luggage carriers and big engines. Prices start at about £3,753 for a basic model such as the 660cc MZ Skorpion Traveller. At the upper end of the scale, the Honda Goldwing, at £16,950, has luxury features including heated handle-grips and a six-changer CD player.

Sports bikes Sports models are designed for speed and handling. They're lightweight and agile, and are the best-selling models in the UK. Prices start from £4,000 for a 125cc model. A popular 1,000cc model such as a Yamaha YZF-R1 will cost around £9,000.

Cruisers Sometimes called custom bikes, these are the classic American-style motorbikes like Harley-Davidsons. They're low-slung, with a laid-back riding style and stable handling. If you're short, the low seating may suit you. For a basic 125cc model, expect to pay about £3,000, while a 1,449cc Harley-Davidson Fat Boy costs more than £13,000.

Retro bikes Retros have the performance of a modern motorbike but are designed to look like traditional bikes from 30 or 40 years ago. Prices range from £5,000 to £8,000.

Off-roaders Also known as trail bikes, these are ideal around town. They're tall and narrow – the high riding position gives good visibility, and wide handle bars make them manoeuvrable. A learner trail bike will cost about £2,000, while £5,200 will buy a 647cc Honda Transalp.

Multi-purpose These categories aren't hard and fast, and some motorbikes combine features of more than one. Some, like the Honda CB 250, are all-rounders and ideal for commuting. But whatever you want a motorbike for, you should be able to find one that fits your budget, body shape and purpose.

CHOOSING A BIKE

Whatever style of motorbike you choose, arrange a test ride to make sure you're happy with the controls and riding position. If you're going to ride regularly with a pillion passenger, get them to check that it's comfortable – even some large machines have very small pillion seats and uncomfortably placed foot pegs. As with buying a car, check out any deals such as free insurance and extended warranties. And don't forget to always ask for a discount.

Clockwise: Honda Goldwing, Yamaha YZF-R1, Harley-Davidson Fat Boy, Honda Silverwing

TRAINING

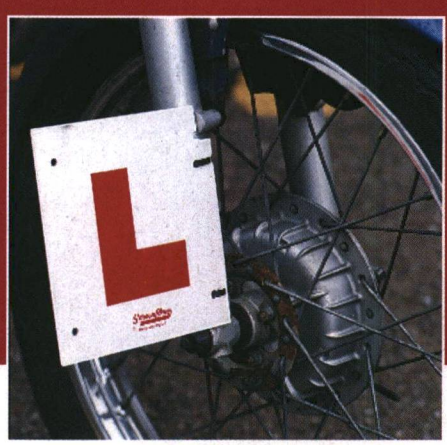
CBT

Compulsory basic training includes riding, traffic and hazard awareness. There are plenty of accredited training centres around – look in *Yellow Pages* under 'motorcycle training' or at adverts in motorbike magazines. Most centres supply equipment such as helmet, gloves and waterproofs and, of course, the motorbike for training if you're not able to supply your own. The CBT usually takes about a day and the certificate itself costs £8. A day's training and bike hire costs from £80 to £100.

The training is a mixture of classroom work, discussing safety issues and riding in a practice area to learn clutch control, pulling away, braking, turning, and so on. It also involves a minimum two-hour ride on public roads, accompanied by an instructor.

FULL TRAINING

Training centres usually offer intensive full-day lessons. Two to five days are usually enough to turn from a complete novice to a full licence holder. The advantage of this is that everything is taken care of for you – the motorbike, other equipment and the test booking. An all-in, three-day intensive training course and test will cost from £300 to £500. Some centres give guaranteed passes, and, if you fail your test, they give you free retraining. But you'll have to pay any extra test fees and equipment hire.



ADVANCED TRAINING

Getting a licence is just the beginning – you can always learn more, and most centres offer advanced training. The Motorcycle Industry Association supports an advanced training system called The Edge, which uses police motorcyclists to assess and advise riders. The British Motorcyclists Federation, a campaign group for riders, runs intermediate and advanced courses.

LICENSING

There are different rules for mopeds and motorbikes, and new changes came into force earlier this year. But the route to a full licence, which we outline below, is broadly similar. There are some exceptions, depending on the sort of licence you want.

If you don't already have a full driving licence, you'll need to apply for a provisional moped or motorcycle licence. But this usually doesn't let you start riding on public roads. Before you can do that you need to complete and pass compulsory basic training (CBT) – see 'Training', p43.

The CBT is valid for two years – three if it was issued before February this year – and it will let you ride around on public roads with L-plates on light bikes or mopeds.

The exception is if you want to ride a moped and have a full car licence issued before 1 February 2001. In that case, you have full entitlement to ride a moped. However, training is strongly recommended.

Before you can take your full test, you also need to pass the motorcycle theory test. This test, which costs £15.50, is valid for only two years – so you'll need to take your practical test within that time or resit the exam. There is no requirement to take a CBT before the theory test, but you do need both to take a full test.

The full practical test for either category involves an examiner following you around in a vehicle, issuing you instructions by radio. It includes things like emergency stops, U-turns in a narrow road and general riding ability. It costs £45 during weekdays and £55 for an evening or weekend test.

MOPED LICENCE

If you have a full car licence issued before 1 February 2001, you can ride a moped without L-plates and without needing to take the CBT, although it is strongly recommended that you do so.

If you pass a full moped test, you can throw away your L-plates, and you're allowed to carry a pillion passenger.

MOTORBIKE LICENCE

For motorbikes, the situation is more complex. There are two categories of licence – A and A1 – and a scheme called 'direct access'. Which one you use will depend on the size of motorbike you want to ride. But in all cases, unless you've already passed them as part of a moped licence, you'll need to take the CBT and motorcycle theory test. Once you've passed the CBT (but not neicessarily the theory test) you can ride with L-plates – unsupervised but not with a passenger – on public roads on a learner bike (up to 125cc).

A1 LICENCE

If you just want to ride a light bike, then you can take the A1 test – it's the same as a full test except that you can take it on a motorbike with an engine between 75cc and 125cc. If you pass, you can ride any motorbike up to 125cc with a maximum power of 11kW without L-plates, and you can carry a passenger and ride on motorways.

A LICENCE

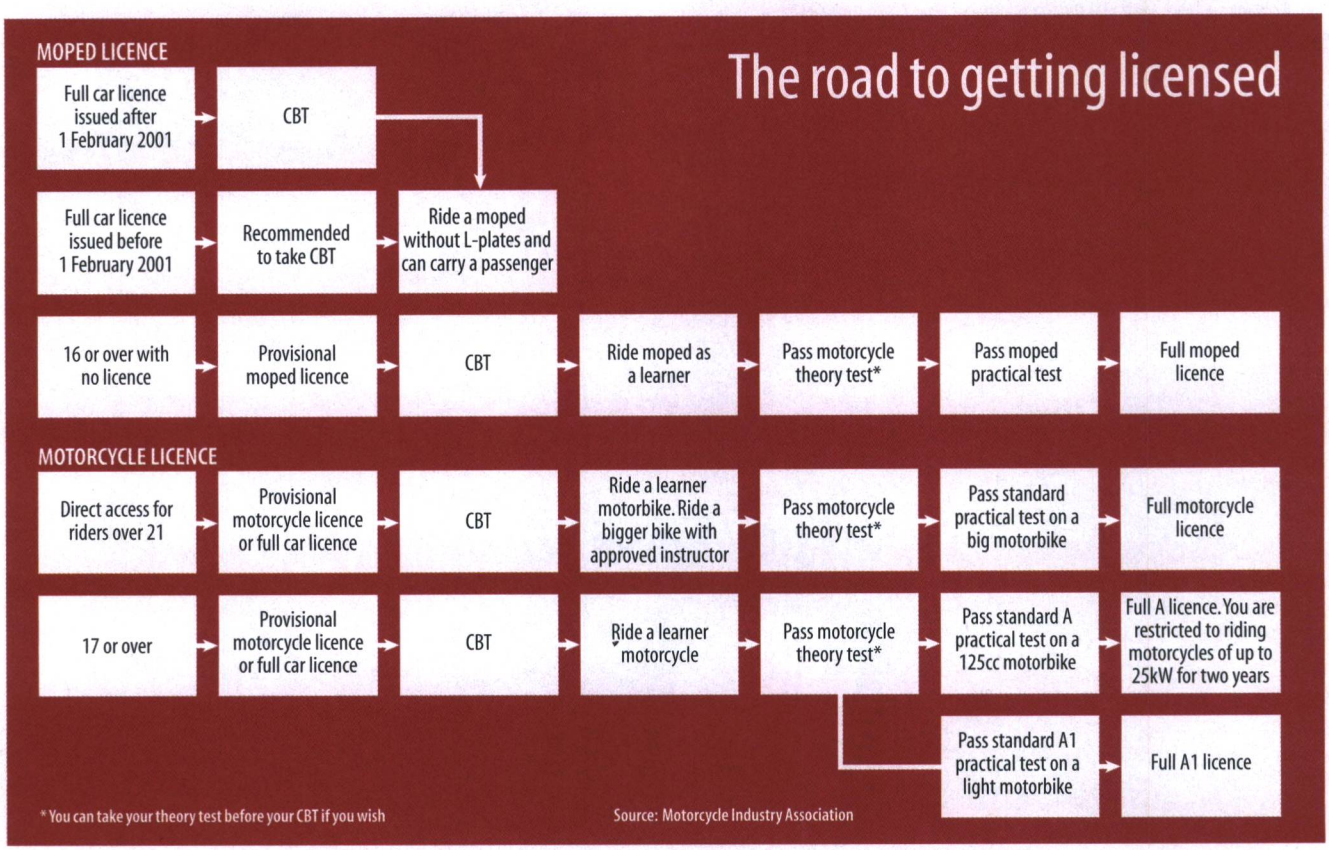
If you want to ride a more powerful bike, you can take the standard A test. It's similar to the A1 licence, but you must take your test on a motorcycle with an engine between 120cc and 125cc and capable of at least 62.5mph.

If you pass, you can ride any motorbike up to 25kW and with a power/weight ratio not exceeding 0.16kW/kg. After two years, you're allowed to ride any model.

DIRECT ACCESS

If you're over 21, you can do accelerated training and testing on a big motorbike. The training is similar to an A licence, but you take your test on a model with at least 35kW. However, while you're learning, you can only ride a bike this size when you're supervised. If you want to practise or ride on your own, as with the other licences for motorbikes, you'll be restricted to a bike of 125cc or less.

Once you've passed your test, you'll be allowed to ride any size motorbike.



A U-lock is ideal for securing your bike to a solid fixture

EQUIPMENT

Helmets All motorcycle riders and passengers are legally required to wear an approved helmet. Helmets must either conform to United Nations ECE Regulation R.22.05 (look for the 05) or British Standard 6658. The latter has two levels: Type A, shown by a blue sticker, and Type B (green sticker). Type A is of a higher standard and offers more protection – it's therefore more suitable for bigger bikes. Think twice about buying a second-hand helmet – you don't know its history. If it's been dropped or knocked, it may not give you the protection you need.

There are two main designs for helmets: full-face and open-face. The former has a chin bar and comes with a built-in visor. The latter doesn't have a chin bar and is usually designed to be worn with goggles.

Boots and gloves Although not compulsory, it's advisable to wear proper motorcycling boots and gloves. Not only do they offer physical protection if you're unfortunate enough to come off your bike, they can be vital to protect you against the British weather. Even in sunny weather, you need to keep your hands warm against the wind chill from riding. But waterproof boots are pretty essential in the winter. For extra comfort, you can even get heated gloves.

Protection Leather jackets and trousers are the traditional protective clothing for riders. But leather isn't waterproof and can get very uncomfortable in hot weather. Nowadays there's a host of materials to give you protection. For about £200 you can get a waterproof and breathable Gore-tex jacket complete with body armour inserts. And with the commuter in mind, you can get convenient, one-piece protective suits to fit over your normal clothes.

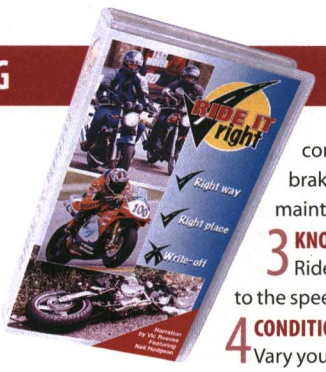
SECURITY

Motorbike theft far outstrips car theft – for every 1,000 bikes registered, 73 are stolen, compared with 16 cars per 1,000 registered. Three quarters of bike thefts happen outside the owner's home. In most cases, the bikes aren't ridden away, they're just lifted into a van or truck and driven off. But there are things you can do.

Immobilisers are now standard on all new cars but not on motorbikes. So choose a model that has one fitted, or get one fitted straightaway. As with alarms, approved electronic immobilisers can get you a discount on your insurance. You can also buy a variety of locks and chains to help secure your bike. A disc lock through the front brake disc may stop an opportunistic thief from wheeling away your bike. But it's better to use a chain or U-lock to anchor your machine to something solid like a railing.

At home, consider fixing a ground anchor into your garage floor or driveway. You can also mark parts of your bike with a UV marker. Some companies offer electronic marking of components – these usually attract an insurance discount.

TOP TIPS SAFER RIDING



You're more likely to be seriously injured on a motorcycle than in a car. While a lot of motorbike accidents are caused by the other driver, bikers can take steps to make their journey safer.

Kent Police recently launched a safer riding video for the county's motorcyclists, pictured above. You can only get it if you live in Kent, but we asked its motorcycle unit to give us its top ten tips for safe riding.

1 PROTECTIVE CLOTHING
Always wear the proper clothing and equipment. Serious injury can result from using inappropriate kit, such as shorts, jeans or trainers.

2 MAINTENANCE
Ensure your machine is kept in a roadworthy condition, particularly tyres, chain, brakes and suspension. A badly maintained bike can kill you.

3 KNOW YOUR LIMIT
Ride within your own abilities, and stick to the speed limit.

4 CONDITIONS
Vary your speed according to the prevailing road and traffic conditions. You don't have to ride up to the limit.

5 TRAINING
Give yourself 'The Edge' (advanced training endorsed by the motorcycle industry) and get some tuition. It may save your life.

6 CORNERING
Avoid using racing lines to cut corners. They are great for a race track, but can be dangerous on the road. Nothing comes the other way on a race track.

7 LIGHTS
Use your headlights when riding. See and be seen.

8 OVERTAKING
Never get too close to the vehicle in front. By increasing your following distance you increase your view. Consider the speed of approaching vehicles as yet unseen, and always be able to get back to the correct side of the road in plenty of time.

9 BRAKING
Brake firmly only when travelling in a straight line. Brake in plenty of time and vary the pressure according to the conditions.

10 VISION
Always be aware of what is going on around you. You may have seen them, but have they seen you? And always adopt the correct road position.

Handheld **vacs**

They might seem less hassle than getting out your full-sized vacuum cleaner, but how effective and how useful are they?

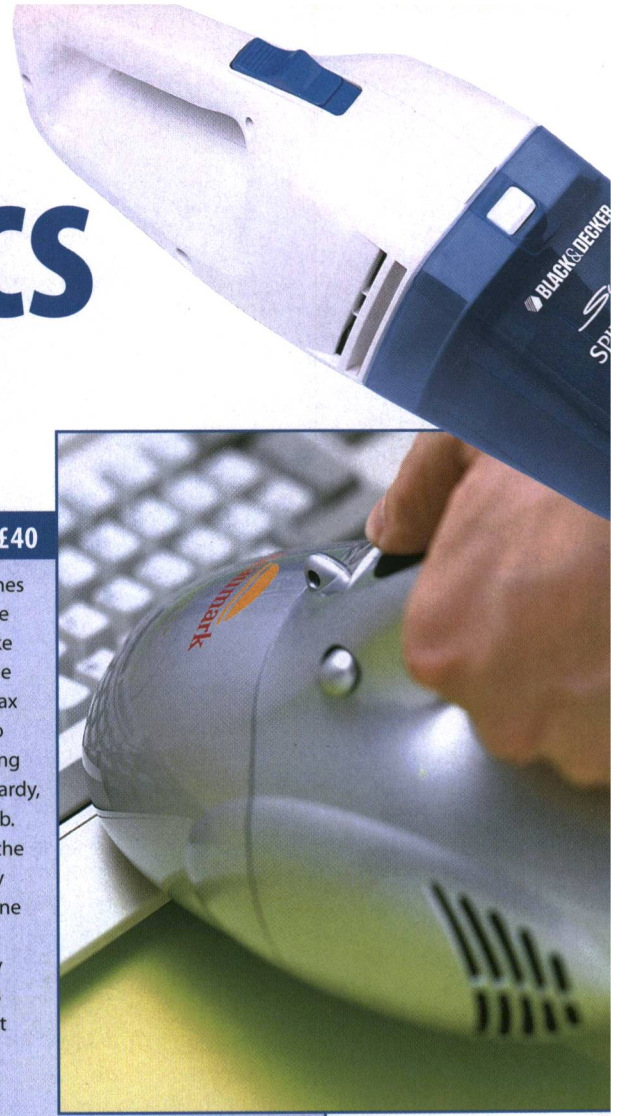
Alison Eastwood helps you find the most appropriate vac for your needs

Handheld vacuum cleaners aim to provide a lightweight, more convenient way to clear up small spills. They're not meant to perform the same jobs as a standard-sized vac, but they can offer greater manoeuvrability and might be easier to use for fiddly jobs like cleaning your car or computer keyboard. Some come with rotating brushes to help you tackle pet hair while three of the vacs tested have 'squeegee' attachments for wet spills. We've looked at ten vacs – with prices ranging from £15 to £60. Four models are powered by rechargeable battery, five by mains, and one uses a car cigarette lighter.

Battery power is handy if you need to clean up spills quickly or reach into remote spaces. But we've found that their running time is typically only eight minutes, after which pick-up is significantly reduced. Charging time, though, is around 16 hours. So, unless you remember to recharge it in its docking station, you might find your vac is useless when needed. We think it would be helpful for battery-powered vacs to have a charge level indicator – none tested had.

Some of the mains-powered vacs had short leads, which means you might need to use an extension cable.

In the lab we tested how effectively the vacs picked up dry substances from carpets and hard surfaces and how well those which had the right accessories handled wet spills and pet hair. Most models achieved a ★ for either carpet or hard surface pick-up. But our home user trial showed that, depending on design and accessories, some are more convenient than others for certain tasks. We've selected our Best Buys by combining the results of our lab tests for performance and user trial for convenience.



BEAUMARK V800 TINY TURBO £40

This is a mains-operated vac which comes with four types of brush attachment. We found that these helped it to do jobs like cleaning keyboards – one tester said the crevice brush also worked well on the fax machine and telephone. The Tiny Turbo was also particularly suitable for cleaning cars and, together with the Dirt Devil Hardy, was our panel's preferred vac for this job.

In our lab tests though, this vac was the worst at cleaning carpets. It scored only two points compared with the other nine vacs' five apiece. Some users felt its potential was limited by its having only brush tools – this meant that it was less able than other models to get into tight corners. Others felt that its shoulder strap was a nuisance and that the vac was too noisy.

Reach of lead	5.1m	**Accessories** Four different brushes, flexible hoses, extension tubes, shoulder strap
Weight	1.4kg	
Carpet	◒	
Hard surface	★	
Convenience	○	

KEY

★ ☆ ○ ◒ ●

best — worst

✓ has this feature

BLACK & DECKER V9650 DUSTBUSTER £53

The higher priced of the two Black & Decker vacs we tested was our user panel's joint third favourite overall. The Dustbuster was judged the best on test at picking up dry spills, such as crumbs, and comes with accessories that are very easy to use.

The Dustbuster stood out from the rest for cleaning computer keyboards because of its accessories. The accessories and suction power also helped it to perform well on stairs. However, two people were concerned that it was too heavy and one user said that it makes a 'loud, irritating noise'. It did equally well as the others for removing pet hair in our lab tests but one of the user panellists found it hard to remove the hair from the filter. It's available from a wide range of shops including Argos and Index.

Battery life	9 mins
Charging time	16 hours
Weight	1.2kg
Carpet	★
Hard surface	★
Convenience	○
Accessories Wall-mounting bracket, two brushes, two nozzles	

BLACK & DECKER SUPER SPILLBUSTER £26

This is a lightweight battery-operated vac which also has a squeegee attachment for liquid spills. Our lab tests rated it the same as the other models that can handle wet spills. One panellist commented: 'It sucked up half a cup of water off a lino floor with ease – in fact, there was no trace of it afterwards – first class.'

Panellists generally found its accessories easy to use and rated the Spillbuster as comfortable to use and quiet.

The Spillbuster did not live up to panellists' expectations on dry substances – they rated it their joint least favourite for general dry cleaning tasks. In particular, it was 'not at all suitable for dusting' and the consensus was that, because it was lacking a nozzle and brush attachment, it was inappropriate for jobs like cleaning a computer keyboard or getting into corners. A further drawback was that its battery time is short compared with other models, lasting for only six and a half minutes.

Battery life	6.5 mins	**Carpet**	★
Charging time	16 hours	**Hard surface**	★
Weight	0.8kg	**Convenience**	○
Wet pick-up	✓	**Wet**	★

Accessories Wall-mounting bracket, squeegee

DIRT DEVIL WET & DRY RASCAL £25

The Rascal is one of the three models we tested that is capable of dealing with wet spills. We found it did this as well as others in our lab tests. The squeegee attachment was easy to use.

The Rascal is versatile and our panel rated it the second most useful model overall. Its accessories were the easiest to attach and detach. This was seen as a real advantage when cleaning stairs by one panellist, who told us 'the job can be achieved very quickly due to no lead and fast fitting of nozzle when required.' Another commented that it was 'great for cleaning after a spot of DIY. And I've never vacuumed a car as quickly.'

But one major drawback – having to hold down the on/off switch when using the vac – stopped it from becoming a Best Buy. The verdict was 'the power button needs constant pressure which is a pain in the thumb.'

Battery life	9 mins	**Carpet**	★
Charging time	16 hours	**Hard surface**	★
Weight	0.9kg	**Convenience**	○
Wet pick-up	✓	**Wet**	★

Accessories Nozzle, squeegee

DIRT DEVIL HARDY £35

Our user panel felt that this mains-operated vac was particularly good for cleaning up pet hair (although it rated the same as others in our lab tests). One of our panellists reported that it 'picked up hair off carpet, sofas, beds and rugs quickly and very efficiently.' It comes with a lot of accessories, including a crevice tool and rotary brush, which panellists found proved particularly effective for cleaning cars. The panel also liked it for this task, ranking it as the joint top performer.

But our panellists didn't like the dust bag, finding it difficult and messy to empty. And some felt that, at around 2kg, it was rather heavy for prolonged use.

It's available from Comet and by mail order.

Reach of lead	7.8m	**Accessories**	Wall-mounting bracket, rotary brush, extension tube, crevice tool, flexible hose, adaptor tube
Weight	2kg		
Carpet	★		
Hard surface	★		
Convenience	☆		

ELECTROLUX CLEARLITE £15

This mains-operated vac is the cheapest we've looked at. But it performed well, scoring full marks for picking up dry materials in our lab tests. And our home users rated it the joint favourite (with the Moulinex) for how satisfied they were with its cleaning ability. They particularly liked its swivelling nozzle and the way it was able to clean into tight corners.

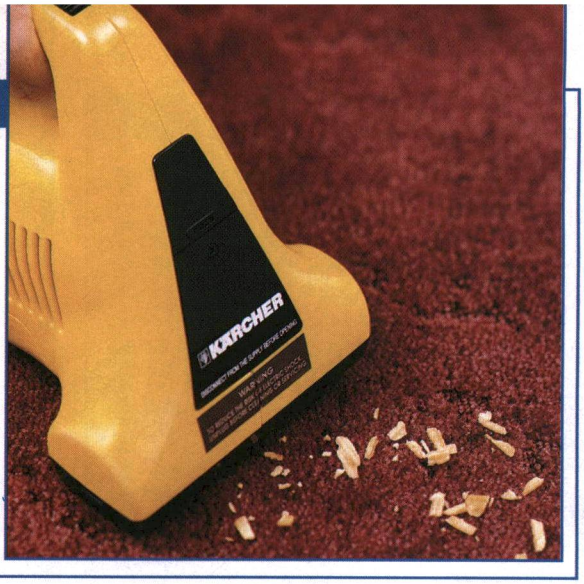
Reach of lead	3.5m
Weight	1kg
Carpet	★
Hard surface	★
Convenience	○

Accessories Built-in crevice tool

But there were two main drawbacks with this cleaner – its lead is too short (only 3.5m) and it's hard to empty. The container gets full quickly and it's tricky to reassemble afterwards. We also found that dust and hairs got clogged in the main nozzle.

PHOTOGRAPHY ARTEMI KYRIACOU, JONNY THOMPSON

KARCHER POWERBRUSH WITH VACUUM £50



This mains-powered vacuum fell well short of what you might expect for its price. It performed as well as others in our lab tests for pet hair and dry pick-up from carpet but didn't impress our home testers at all. Our lab tests also showed that it was less effective than most others at removing dry substances from worktops.

The Karcher comes with a range of accessories but our user panel didn't find them easy to attach. The panel also thought it was noisy (it frightened one panellist's daughter). Overall, it ranked jointly with the two Oreck models as the testers' least favourite.

Reach of lead	6.2m	**Hard surface**	☆
Weight	2.2kg	**Convenience**	○
Carpet	★		

Accessories Rotary brush, crevice tool, brush, wand, hose

KEY
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

MOULINEX AGILO WET AND DRY £25

This rechargeable model was our home testers' overall favourite and also scored full marks in our lab tests for both dry and wet pick-up. One of the lightest vacs on test, the Moulinex impressed our home users with its manoeuvrability – particularly its ability to get into tight corners. It was also praised for being comfortable and having easy-to-use attachments and 'a well thought-out design'. This vac was definitely seen as being useful – as one user put it: 'It's a cleaner you'd always want to have close by because it would get used a lot.'

One criticism from the user panel was that, although its lightness made it easy to use, it was only 'moderately effective' on stairs and less easy to use than other models for this task. We found that it's not widely available on the high street, so contact Moulinex for stockists.

Battery life	7.5 mins	**Carpet**	★
Charging time	16 hours	**Hard surface**	★
Weight	0.9kg	**Convenience**	☆
Wet pick-up	✓	**Wet**	★

Accessories Crevice tool, squeegee

ORECK POWERBRUSH WITH VACUUM £60

This is another disappointing vac for its price. In the lab, its dry pick-up on hard surfaces was poor – scoring only two out of five, although it got full marks for carpet and pet hair.

The Powerbrush is the only one we tested to have a stain-removal feature, including powder. But it struggled with red wine and mud in the lab and our home users described the powder as 'ineffective and dusty'. Dust was one of the main problems with this vac – the bag was 'almost impossible to empty' and dust sprayed out when it was first switched on, so that it 'produced nearly as much dust as it cleared up'. Panellists didn't like the Powerbrush, making comments such as 'it would infuriate me'. Noise was also a complaint – 'painfully loud' was one view.

Reach of lead	9.9m	**Accessories**	Spot stain remover, wall-mounting bracket, airflow control, crevice tool, upholstery tool, hose
Weight	2.1kg		
Carpet	★		
Hard surface	◒		
Convenience	○		

ORECK XL 1200 (CAR BATTERY-POWERED) CAR VAC £20

This is a small, lightweight vac which you plug into your car's cigarette lighter. It was easy to empty and our testers liked the fact that you could use it to clean your car wherever you were. In our lab tests, we found it effective at picking up from carpet and worktops but our home users didn't like it at all. It didn't clean well and its attachments were hard to use. One panellist commented that 'I would end up using a dustpan and brush.' However, its worst feature is that, like the Dirt Devil Wet & Dry Rascal, you need to hold down the on/off switch to power it, which can be uncomfortable.

Power	12v car battery (via cigarette lighter)		
Weight	0.7kg	**Convenience**	○
Carpet	★	**Accessories**	Crevice tool, dusting brush
Hard surface	★		

DON'T PAY A PREMIUM

You could save hundreds of pounds on your house insurance just by making a few phone calls. Let our Best Buys take the hassle out of finding the best deal

We've analysed 4,200 house insurance premiums to find the best deals. We've looked at all the companies that sell insurance directly, as they tend to offer the best value. These are insurers that sell their own policies directly to the public, and intermediaries and brokers that sell policies under their own brand name, such as Endsleigh or the AA.

SHOP AROUND

To guarantee you get your house insurance at a good price, contact two or three of our Best Buy companies (see p50 to p52). Compare quotes from a couple of brokers.

Shop around each time your insurance comes up for renewal. For example, Gillian and Peter Partington saved £144 on buildings and contents insurance by switching provider – see our case studies, overleaf.

THE BASICS

When taking out insurance, your first decision is whether to buy a basic policy or one that also covers you for accidental damage.

Accidental damage cover for buildings and contents insurance will pay out if you accidentally break any of your contents or damage your property.

Basic policies provide limited accidental cover – for example, glass in furniture or permanent fixtures and fittings such as a sink or bath – but would not cover accidental damage to goods, furnishings or buildings.

Contents insurance generally covers items such as carpets, clothing, electrical equipment, furniture, and a limited amount of valuables.

You can also cover some of your possessions outside the home. This is usually called personal possessions, or all-risks cover. Buildings insurance is essential to cover the cost of repairing or completely rebuilding your property if it is damaged as a result of subsidence, fire or bad weather, for example.

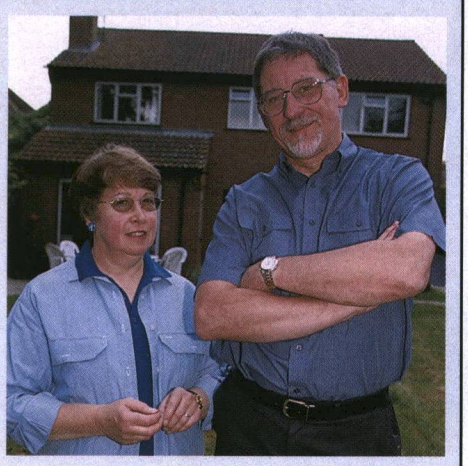
For either contents or buildings insurance, you can buy sum-insured or bedroom-rated policies. With a sum-insured policy, the amount of cover is based on the replacement cost of your contents or the rebuilding cost of the property.

A bedroom-rated policy does away with the need to calculate exact costs, and instead is based on the number of bedrooms. To see which might be cheapest for you, it's best to check both types of policy.

We have produced a free factsheet that contains more general information about house insurance and explains how to calculate how much cover you'll need – see overleaf, for details. ▶

PHOTOGRAPHY TERRY MEALEY, MARTIN MAYER ILLUSTRATION ALAN KITCHING

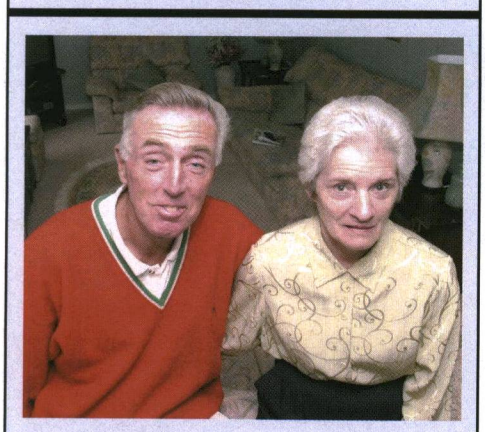
SWITCHING SAVES CASH



Gillian and Peter Partington regularly save money using *Which?* house insurance Best Buys. Two years ago they switched to Norwich Union Direct and currently pay £236 for buildings and contents insurance cover. They were previously insured with Liverpool Victoria when it, too, was a Best Buy, and noticed the premium was rising to almost £380. They saved more than £140 by switching to Norwich Union Direct. Although they've shopped around every couple of years, they've still been able to make savings and get the same or enhanced cover but at a cheaper premium.

FACT SHEET For our free factsheet explaining how to decide which policy suits you, ring **0845 307 4000** and ask for code **WHI801**.

BENEFITING FROM A DISCOUNT



James and Mavis Ashcroft always use *Which?* to make sure they get a good deal on their house insurance. Their buildings and contents insurance with RIAS, a Best Buy when they took out their policy, recently came up for renewal, so James phoned several companies to see whether he could get a cheaper deal. The premiums ranged from £249 from Saga, up to a staggering £583 from HSBC. Unable to find a quote cheaper than the one from RIAS of £187, James contacted 50 Plus, a broker, after seeing a leaflet in a magazine. 50 Plus told him that he wouldn't get a better deal than his current policy, but it was prepared to offer him a discount of 10 per cent on RIAS, producing a premium of £170, which he accepted.

CONTENTS INSURANCE

Best Buy sum-insured policies

Low risk	Medium risk	High risk
40-year-old		
Axa Direct	Axa Direct	Axa Direct
Eagle Star (Hill House Hammond)	Bradford & Bingley	CIS
Lloyds TSB[1]	CIS (NFU Mutual)	First Direct/HSBC
NFU Mutual	Eagle Star	Hill House Hammond
Norwich Union Direct	Hill House Hammond	Lloyds TSB[1]
Royal Liver	Lloyds TSB[1]	Royal Liver (NFU Mutual)
60-year-old		
Axa Direct	Axa Direct	Axa Direct
Direct Line	Barclays	First Direct / HSBC
Lloyds TSB[1]	Eagle Star	Help the Aged (Barclays)
NatWest/Royal Bank of Scot (Barclays)	Help the Aged (Bradford & Bingley)	Hill House Hammond
Norwich Union Direct	Hill House Hammond	Lloyds TSB[1]
Royal Liver	Lloyds TSB[1]	Royal Liver

1 By internet or phone

Best Buy bedroom-rated policies

Low risk	Medium risk	High risk
40-year-old		
Britannia (AA)	AA	AA
Churchill Insurance (Pearl)	Abbey National (Britannia)	Britannia (Cornhill Direct)
Cornhill Direct	Churchill Insurance (Pearl)	Halifax
Legal & General	Legal & General	Legal & General
Liverpool Victoria	Liverpool Victoria	Liverpool Victoria
Nationwide BS	Nationwide BS	MORE TH>N
60-year-old		
Cornhill Direct	AA	AA
Legal & General	Legal & General	Halifax
Liverpool Victoria	Liverpool Victoria	Legal & General
Marks & Spencer	Nationwide BS	Liverpool Victoria
Nationwide BS (AA)	Prudential (Halifax)	MORE TH>N
RIAS	RIAS	Saga

For Best Buys that aren't also a Best Buy including personal possessions cover we give an alternative company in brackets

BEST BUY Our Best Buys for contents insurance, shown above, are based on basic cover, which insures your possessions while they're in your home, though not if you damage them by accident. Companies give you the option to extend this insurance to cover some of your possessions outside the home. The Best Buys are competitive in that they include personal possessions cover (unless we give an alternative in brackets), and should also be good value for accidental damage cover, too.

None of the policies requires you to buy any other financial product, and they normally charge an excess of £50. All the policies give new-for-old cover for most possessions, so they'll give you the full cost of repairing damaged items, or the cost of replacing them with new articles if they are stolen or destroyed.

Sum-insured policies are index-linked. This means that you don't have to worry about inflation reducing the amount of your cover.

We asked companies for a range of quotes, for two age groups and three levels of risk, depending on where you live. You can find out what each policy covers as standard by looking at the cover details in the table, opposite.

To ensure you find the cheapest premium, you should contact a few of the Best Buy companies in both the sum-insured and bedroom-rated tables shown above, and compare the premiums quoted to you.

NOTES TO BEST BUY TABLES, OPPOSITE

The Best Buy tables are divided into bedroom-rated and sum-insured policies. All our premiums are based on a three-bedroomed semi-detached property with £30,000 of contents cover. We've assumed that it's unoccupied during the day, fitted with standard security (approved locks on all doors and accessible windows), but without a burglar alarm. When we picked the Best Buys, we included any security discounts and a maximum no-claims discount.

To find the Best Buys most suitable for you, look along the row nearest to your own age – **40** or **60** years old. The Best Buy companies for 40-year-olds should also be good value for younger people. Then decide which risk category you fall into. If you live in a rural area or small town, you'll probably be **low risk**, a provincial town or city suburb is **medium risk**, and a central city area is **high risk**.

NOTES TO CONTENTS TABLE, BELOW

This table gives further details of the cover given by the Best Buy policies.

Basics

We've shown the **amount of cover**, the minimum amount for sum-insured policies and the maximum for bedroom-rated policies. For those companies that **pay switching fees** charged by mortgage lenders, we show the maximum amount they will pay.

Most companies charge you extra for **paying by instalments**. We show the annual percentage rate (APR) and footnote any that charge a flat fee. Those policies without an entry don't charge extra for paying this way. We show the **discount for buying via the internet**. Not all policies will provide cover for **Northern Ireland** – those that do have a ✓.

Possessions

By paying an additional premium, personal possessions cover insures belongings away from the home. We give the **minimum amount** available. **Index-linked** policies take inflation into account. We also give the **maximum cover for bicycles** away from the home.

Extras

You get more for your money with some policies. We show those policies that provide cover for **student possessions** while away from home – we give the maximum amount of cover. We also show the maximum amount of cover for **freezer contents** as standard. We also show policies that include **new-for-old cover for linen** and **clothes as standard**. Policies that **cover** equipment used while **working from home** are shown with a ✓.

Discounts

We show the **maximum no-claims discount**, and the **maximum discount for a voluntary excess**.

Contents insurance: cover details

	Basics					Possessions			Extras					Discounts	
	Amount of cover (£)	Pay switching fee (£)	APR if paying by instalments (%)	Discount for buying via internet (%)	Northern Ireland cover	Minimum amount of cover (£)	Index-linked	Bicycle cover under personal possessions (£)	Student possessions limit (£)	Freezer contents limit (£)	New-for-old cover for linen as standard	New-for-old cover for clothes as standard	Cover for working from home	Maximum no-claims discount (%)	Voluntary excess maximum discount (%)
Sum-insured policies															
Axa Direct Home Insurance	varies		8			2,000	✓	500	no limit	300					varies
Barclays Home Insurance	15,000		see [1]		✓	1,500		500		500	✓	✓	✓	varies	varies
Bradford & Bingley Household	15,000		22.4[2]		✓	1,000		1,000						25	20
CIS Premier Home	20,000		13.7		✓	1,000								10	
Direct Line Home Insurance	13,000		6	5		2,500	✓	750	5,000	250	✓		✓		18
Eagle Star Home Insurance	12,500	25	15.4	5		2,500	✓	250		no limit	✓	✓	✓		15
First Direct Home cover	12,000	25			✓	2,000	✓			no limit	✓	✓	✓	20	25
Help the Aged Home Insurance	15,000		29.7		✓	2,000	✓	250							20
Hill House Hammond Household Insurance	varies		28.6			1,000			varies	250			✓	varies	varies
HSBC Home Cover	12,000	25			✓	2,000	✓	300		no limit	✓	✓	✓	20	25
Lloyds TSB Contents Options (internet/phone)	10,000	25		10	✓	500	✓			250	✓	✓		30	
NatWest/The Royal Bk of Scot Home Insurance	15,000				✓	2,500	✓	500		500			✓	varies	18
NFU Mutual Home & Contents Plus	15,000		4.4		✓	2,000	✓		5,000	no limit	✓			30	37.5
Norwich Union Direct Home	15,000		8	10		2,000			5,000	400				30	
Royal Liver Contents Insurance	13,000		13.7		✓	2,000	✓	200	varies	200				30	30
Bedroom-rated policies															
AA Home Insurance	30,000-45,000		varies	5	✓	2,500	see [3]	500		500			✓	25	35
Abbey National Home Insurance	no limit				✓	3,500		600	5,000	500	✓	✓	✓		7.5
Britannia BS Home Guard	100,000				✓	35,000		1,500	1,500	500			✓		25
Churchill Home Insurance[4]	35,000		10[5]	5	✓	2,000	✓	500	3,500	300			✓	30	10
Cornhill Direct Direct Home	35,000				✓	1,000	✓	1,000[6]	3,000	500				20	20
Halifax Home Insurance	no limit			5	✓	2,500				500	✓	✓	✓	30	15
Legal & General Home insurance	varies		13.7			3,000	✓	2,000		500	✓		✓	20	29.4
Liverpool Victoria Home Insurance	125,000[7]		12.5		✓	2,000				250					
Marks & Spencer Home Insurance	no limit	40			✓	no limit		no limit	no limit	no limit	✓	✓	see [8]	30	35
Nationwide BS Home Choice	35,000				✓	1,500	✓	1,500		300			✓	17.5	15
Pearl Home Insurance Extra	35,000				✓	2,000		1,500	2,000	250				10	25
Prudential Plain Speaking Home Insurance	no limit				✓	1,000		1,000	no limit	no limit	✓				
RIAS Home Insurance[9]	50,000	25	see [1]		✓	1,000			varies	500			✓	10	
MORE TH>N Home Insurance	40,000		13.7		✓	1,500	✓		6,000		✓		✓		5
Saga Home Insurance	50,000	25	see [10]		✓	5,000		no limit		500			✓		50

1 £6 fee payable
2 Or 10.5 per cent one-off fee payable
3 Specified items over £500 are index-linked
4 £60 excess is standard
5 10 per cent of premium
6 £400 unspecified
7 Can be increased up to £250,000
8 Subject to conditions
9 Standard excess is £25
10 £12 flat fee per policy

BUILDINGS INSURANCE

Best Buy sum-insured policies

Low risk	High risk
40-year-old	
Aon Select (CIS)	Aon Select (First Direct/HSBC)
Axa Direct	Axa Direct
Barclays (Halifax)	Halifax
B'ham Midshires (Hill House Hammond)	Hill House Hammond
Bradford & Bingley (Lloyds TSB[1])	Lloyds TSB[1]
Zurich (Tesco)	Tesco
60-year-old	
Cornhill Direct (Axa Direct)	Axa Direct
Halifax	Halifax
Help the Aged (Bradford & Bingley)	Help the Aged (Bradford & Bingley)
Hill House Hammond	Hill House Hammond
Lloyds TSB[1] (CIS)	Lloyds TSB[1]
Norwich & Peterborough (Tesco)	Tesco

Best Buy bedroom-rated policies

Low risk	High risk
40-year-old	
AA	AA
Churchill	Legal & General
Legal & General	Liverpool Victoria
Liverpool Victoria	Lloyds TSB[2] (Churchill)
Lloyds TSB[2] (MORE TH>AN)	MORE TH>AN
Prudential	Prudential
60-year-old	
AA	Legal & General (Churchill)
Liverpool Victoria	Liverpool Victoria
Marks & Spencer (Churchill)	Lloyds TSB[2] (AA)
Prudential	Prudential
RIAS	RIAS
Saga	Saga

1 By internet or phone 2 By branch For Best Buys that aren't also a Best Buy for properties built after 1982 we give an alternative company in brackets

NOTES TO BEST BUY TABLES, ABOVE
The Best Buy tables are divided into bedroom-rated and sum-insured policies.

Houses are classified as either **low risk** or **high risk** for buildings insurance. Which category your house is in depends on a number of factors, but the most important is the likelihood of subsidence. It also depends on the types of claims made in that area and the chance of storm damage and flooding.

If you're not sure which risk area you are in, obtain quotes for Best Buys from both low- and high-risk areas. You should look at Best Buys nearest to your own age – **40** or **60** years old. The Best Buy companies for 40-year-olds should also be good value if you are younger than 40.

The Best Buys are based on a three-bedroomed semi-detached house with a sum-insured of £120,000 buildings cover. We've assumed the property is of standard construction, in a good state of repair, and with no history of subsidence. We've also assumed that it's unoccupied during the day, fitted with standard security (approved locks on all doors and accessible windows), but without a burglar alarm. We included any security discounts and maximum no-claims discount in the premiums.

We give Best Buys for any age of house; however, some of the companies aren't Best Buys for properties built after 1980 (we give an alternative in brackets).

BEST BUY

We give buildings insurance Best Buys, shown above, for both sum-insured and bedroom-rated policies. They are based on the quotes we were given for basic cover only, but they should be competitive for accidental damage cover. None of the policies requires you to buy any other financial product – although you may get extra discounts if you do – and they usually have a standard excess of £50 and a £1,000 excess for subsidence claims.

Sum-insured policies are index-linked, so you don't have to worry about inflation reducing the amount of your cover. You should obtain quotes for a few sum-insured and bedroom-rated policies, and check the level of cover for each.

Buildings insurance: cover details

	Basics					Discounts	
	Amount of cover (£)	Pay switching fee (£)	Northern Ireland cover	APR if paying by instalments (%)	Discount for buying via internet (%)	Maximum no-claims discount (%)	Voluntary excess maximum discount (%)
Sum-insured policies							
Aon Select Home & Contents Insurance	30,000		✓	10		20	15
Axa Direct Home Insurance	varies			8			varies
Barclays Home Insurance	25,000		✓	see [1]			
Birmingham Midshires Selections Home Cover	25,000		✓			20	15
Bradford & Bingley Household	30,000		✓	22.4[2]		25	20
CIS Premier Home	24,000	25	✓	13.7		10	
Cornhill Direct Home	40,000		✓				20
First Direct Home Insurance	30,000	25	✓			20	15
Halifax Home Insurance			✓		5	30	15
Help the Aged Household Insurance	50,000		✓	29.7		25	20
Hill House Hammond Household Insurance	varies	25		28.6		varies	varies
HSBC Home Cover	30,000	25	✓			20	15
Lloyds TSB Buildings Options (internet/phone)	35,000	25	✓		10	30	
Norwich & Peterborough Coverguard	40,000					10	17.5
Tesco Buildings	35,000	25	✓	6	5		18
Zurich Home Solutions	30,000	25	✓	9			20
Bedroom-rated policies							
AA Home Insurance	no limit	25	✓	varies	5	25	35
Churchill Home Insurance[3]	250,000	25	✓	10	5	30	10
Legal & General Home Insurance	250,000			13.7		20	27.1
Liverpool Victoria Home Insurance	500,000[4]		✓	12.5			
Lloyds TSB Home Insurance (branch)	no limit	25	✓			35	
Marks & Spencer Home Insurance	no limit	40	✓			35	30
MORE TH>N Home Insurance	250,000	25	✓	13.7			5
Prudential Plain Speaking Home Insurance	no limit	25	✓				
RIAS Home Insurance[5]	400,000	25	✓	see [6]		10	
Saga Home Insurance	400,000	25	✓	see [7]			50

NOTES TO BUILDINGS COVER TABLE, RIGHT
This table gives further details of the cover given by the Best Buy policies.

Basics
We've shown the **amount of cover**, the minimum amount for sum-insured policies and the maximum for bedroom-rated policies. For those companies that **pay switching fees** charged by mortgage lenders, we show the maximum they will pay.

Not all policies will provide cover for **Northern Ireland**. Those that do have a ✓.

Most companies charge you extra for **paying by instalments**; we show the annual percentage rate (APR) that they charge, and footnote any that charge a flat fee. Those policies without an entry don't charge extra for paying monthly. We show the discount for buying the policies **via the internet**.

Discounts
We show the **maximum no-claims discount**, and the **maximum discount for a voluntary excess**.

FOOTNOTES TO BUILDINGS COVER TABLE, RIGHT
1 £6 fee payable
2 10.5 per cent one-off flat fee
3 Standard excess is £60
4 Can be increased to £1m
5 Standard excess is £25
6 £6 fee payable
7 £12 one-off fee payable

FINANCIAL IMPROVEMENTS

We ask two independent financial advisers to help the Murrays make more of their savings

Duncan and Sheena Murray are both teachers in their mid-thirties. Since the birth of their daughter, Poppy, last year, Duncan has gone part time but Sheena still works full time. The Murrays told us: 'Our circumstances have changed so dramatically in the last 12 months, and we don't feel that our current investments match our new lifestyle.' In the short term, they want to finance some major home improvements. They'd also like to take a holiday and replace their car in the medium term. Their longer-term goals are to build up a fund for Poppy's further education, and to save for their retirement. We asked two independent financial advisers (IFAs) to give advice.

The Murrays want to build funds for their daughter Poppy's further education, and for their retirement

1 CURRENT FINANCIAL SITUATION

When Duncan went part time they took a dramatic 30 per cent drop in income to £39,000. But their savings are pretty healthy. They've got £15,400 in an Egg savings account (earmarked to finance future building work) into which they save £300 a month, and £12,000 in mini cash ISAs. They also pay £150 into Lloyds TSB Flexible Savings Plans and have an investment bond with Pearl Assurance worth around £2,000. Sheena also has some M&S shares. They are both members of the Teachers' Pension Scheme.

2 SAVINGS AND PROTECTION

Both our IFAs think the Murrays have enough savings to cover their short- and medium-term goals. In particular their emergency funds (in the mini cash ISAs) are pretty high – generally you should have three times your normal monthly expenditure. However, they think the Murrays should stop paying so much into their savings accounts – particularly as interest rates on savings accounts are falling. Instead they could start a stocks and shares ISA via a unit trust, for example. This would allow them to invest tax-free, which is important as Sheena is nearly a 40 per cent tax payer. It would also be a good way to save for Poppy's further education. As they have a fairly cautious attitude to risk at the moment, they could choose a low-risk investment fund.

If they don't want to put all their future savings into a stocks and shares ISA, they could consider switching their mortgage to an all-in-one account. This is a tax efficient way to save and can also be a way to pay less interest on your mortgage. Basically, you use your savings to reduce the amount of interest you pay on what you owe (see 'All-in-one and one for all', *Which?*, July 2001, p27). The Murrays could transfer the money in their Egg savings account into an all-in-one account, and continue to pay half their regular savings into this. The rest could be invested into a low-risk stocks and shares ISA. Before switching to an all-in-one account, they should check whether their mortgage lender will charge a penalty for switching. If it does, they should work out whether it's cheaper to switch now or wait until the redemption penalty period has finished.

Our experts also highlighted a few gaps in the Murrays' life insurance cover and other protection requirements which need to be sorted out as a priority.

3 INVESTMENTS

Their Lloyds TSB Flexible Savings Plans are poor investments. The plans were marketed as savings plans but they also have life insurance and critical illness cover built in. Duncan's paid £10,400 into his since May 1992. But by May this year his investment was worth only £10,459. The situation will probably get worse the older they get, as more of their premium will go towards the insurance element. Although the Murrays need life insurance, it's more cost effective to keep insurance and investment arrangements separate.

The Murrays may be able to argue that they were mis-sold these endowment savings plans based on the fact that they clearly aren't suitable for saving. If they decide not to do this, they'll need to decide what to do with the plans. There may be penalties for stopping them which could mean that it's better for the Murrays to keep them going.

The Pearl investment was a gift from Duncan's grandmother. Both the IFAs advise the Murrays to keep the investment but to keep its performance under review.

Marks & Spencer's share price has been falling. As Sheena's holding is small and she and Duncan have plenty of savings, they should hold on to the shares.

4 PENSION

The Teachers' Pension Scheme is very good and both Sheena and Duncan have made additional contributions to it. But as Duncan is now part time, he'll need to work three to four years to build up a year's pension rights. He should keep the pension under review and increase his contribution when he can. He could buy back some of his lost years.

ACTION PLAN

- Review their life insurance cover
- Consider switching mortgage to an all-in-one account
- Directs savings into an all-in-one account and/or a stocks and shares ISA
- Consider making a formal mis-selling complaint about their Lloyds TSB plans
- Keep Duncan's pension and the Pearl investment under review.

PHOTOGRAPHY STEWART CARRUTHERS

Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on travel vaccinations

ASK THE EXPERTS

Antonia Chitty advises on travel jabs – whether you're going abroad for business or for pleasure

Malaria muddle

I'm visiting the Gambia and need some anti-malaria medicine. I've heard that Lariam can have bad side effects. Is there an alternative?
Brenda Keyte
London SW2

A Lariam (mefloquine) can produce side effects such as anxiety, depression, or hallucinations and other symptoms in around one in 140 people (sleep disturbance and vivid dreams are more common). Fits and more serious neurological problems are rarer (Lariam isn't suitable if you have fits or suffer from depression or other psychiatric disorders). Despite these possible side effects, it's still the preferred drug for many countries and situations – and has the advantage that you need just one tablet a week.

There is an alternative called doxycycline but this needs to be taken daily. It too has side effects (including diarrhoea or thrush and, more rarely, sun-sensitive rashes). Malarone is a new anti-malarial – for more about this, see 'Out to Africa', opposite.

The Gambia can be one of the worse places for contracting malaria, so do take one of the drugs – and use insect repellent, too.

GP or not GP?

Would I be able to get all the travel jabs I need from my GP, or would I do better going to a travel clinic?
Andrew Fry
Swindon

A GPs give free travel health advice, but often only provide typhoid, poliomyelitis, smallpox and the first dose of hepatitis A vaccines on the NHS. You'll probably have to pay for anything else, including malaria-prevention drugs. Specialist travel clinics may be more convenient but they usually cost more. But they do tend to offer a longer appointment, and may be run by travel medicine enthusiasts who are up to date with the latest news and developments.

There's a selection of websites and organisations that give general information about travel vaccinations on p57.

Proving effective

A friend has told me that travel vaccines aren't effective. Which ones are worth having?
Josie Brown
Liverpool

A Trials have shown that the hepatitis A vaccine provides long-lasting protection in almost all adults after two doses, while typhoid vaccine has been shown to be effective in up to 93 per cent of adults. If you're going to an area where rabies is prevalent, you should consider being vaccinated. The vaccine won't stop the disease developing, but it does provide some protection and it certainly simplifies treatment. Yellow fever vaccine is obligatory for some countries.

No vaccine will guarantee 100 per cent immunity. You also need to be careful about what you eat and drink, and wash your hands regularly.

Boost your chances

When I had a hepatitis A injection some years ago, I was told it would last for only a few months. I've now heard it lasts much longer. What's changed?
Heather Holt
York

GET IN TOUCH

Our experts are now looking for questions on **tax, gas fires and other gas appliances** and **caring for teeth**. You can send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

A People used to be given a single injection of immunoglobulin, which contains antibodies for hepatitis A. This offered short-term protection. It's not recommended these days because of concerns about the use of blood products. The current hepatitis A vaccine (which isn't a blood product) needs a booster at least six months after the initial vaccination, and then gives protection for ten years or more. It's best to have the initial dose at least two weeks before departure.

Out to Africa

I may need to visit Africa on business. Which vaccines should I make sure I have?
Dawson Harris
Newport, Gwent

A Make sure you're up to date with tetanus and polio, and ask your GP for advice about the parts of Africa you may be visiting. You should also have relevant vaccinations such as typhoid and hepatitis A, which last for three and ten years respectively. Meningitis vaccine may be appropriate, and plan ahead if you need yellow fever vaccination – it needs to be given at least ten days before departure.

Ideally, you should start most anti-malarials at least a week before travelling – this should give you time to see whether they cause side effects. A newly licensed product, Malarone, can be started one day before you go, but it may cause vomiting or diarrhoea. It's extremely useful in many situations but isn't necessarily the right drug for everyone. It's also more expensive than other anti-malarials.

ILLUSTRATION KEVIN EVANS PHOTOGRAPHY JOHN TRENHOLM

WRITEBACK

Share your views with other members

A premium charge

I was delighted to win a top prize with a TPC Telecom Ltd (TPC) scratch card. The prizes, which included a BMW, seemed worth claiming. But to do so, I had to phone a number and listen to a recorded message. My top prize turned out to be three nights in a hotel, with very limiting conditions. Isn't this a rip-off?
Kathleen Simons
Shrewsbury

A TPC was investigated by Icstis, the premium-rate phoneline watchdog, found to be in breach of Icstis' codes of practice and had to amend its scratch cards which were judged misleading. But it's under scrutiny again for a similar competition, and is also being investigated by trading standards. To complain about a premium-rate phoneline, ring Icstis on 0800 500 0212.

Keen-sighted reader

In 'Decision not in sight' in July's 'Write back', you said lenses and spectacles would remain VAT-free pending the results of a tribunal. Does this mean I shouldn't have paid VAT on glasses I bought last year?
Philip Hutchinson
Wantage

A Our reply was misleading. VAT has been charged on glasses and lenses since 1988, so it's right you had to pay. The current debate is whether to charge VAT on opticians' services. If it is imposed, the overall price of lenses and specs will go up. We should have said 'opticians' services will remain VAT-free pending the results of the tribunal'.

On the carpet

I bought a carpet in India for about £200 including insurance, packaging and delivery to the UK. But I was charged an extra £41 for duty, VAT and administration by the delivery company. Is this legal?
Stephen Wood
Sandhurst, Kent

A Yes. If goods costing more than £18 are sent to you from outside the EU, you're liable for charges. Travellers arriving from outside the EU can bring in goods up to £145 without paying charges. For more about charges on importing goods, see 'Customs On-line' at www.hmce.gov.uk. You can also get advice by speaking to an adviser on the National Advice Service, 0845 010 9000, Monday to Friday, 8am to 8pm.

Train ticket trouble

I tried to buy an Apex ticket for a train journey with First Great Western. The cheapest Apex tickets must be bought at least seven days in advance, but First Great Western was only able to confirm the times of the return leg three days before my departure. As a result I had to buy a more expensive ticket. Surely it's unfair for train companies to advertise fares which may not be available?
Chris Pocock
Kingston-upon-Thames

A First Great Western told us that it is unable to sell Apex tickets until it has a finalised timetable from Railtrack. Due to the recent emergency track repairs, timetables were often being finalised less than a week in advance. We agree that First Great Western should have been clearer about the availability of Apex tickets. For more information on how to complain if you think you have been treated unfairly by a rail operator, see our article on p34.

Car insurance caveat

I bought a new car in 1999 complete with two years' free insurance. My insurer recently wrote to me about renewing the policy and said I had two years' no-claims discount (NCD). Before buying the car I had a 65 per cent protected NCD, but when I informed my insurers about this, they said that, unless I could prove it with a letter from my past insurers, they'd only give me two years' NCD. Are they allowed to do this?
Richard Ashby
Truro

A Unfortunately, yes, as the burden of proof lies with the motorist. At the moment there are no industry-wide procedures for logging NCDs, so it's important to obtain a letter of proof before you end your policy. This will allow your new insurers to verify your history. Your previous insurers may be able to provide you with a copy but aren't required to do so by law.

Next month in 'Ask the experts': **child car seats**

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How account is run	Interest rate (%)[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet			6.10[2]	6.10[2]	2,000		✓
A&L Phonesave Premier[3]	phone	4.70	4.70	5.20	5.70	1		
Bristol & West Direct Rate Tracker	post/tel			6.05	6.05	5,000		
Egg Internet Only	internet	5.25	5.25	5.25	5.25	1		
Halifax Web Saver	internet	5.55	5.55	5.55	5.55	1		
Intelligent Finance Direct Access	phone	5.50	5.50	5.50	5.60	1		
Nationwide BS e-Savings[4]	internet	5.55	5.55	5.55	5.55	1		✓
Newcastle BS Net Savings	internet		5.30	5.30	5.80	1,000		
N&P BS NetmasterGold Saver[5]	int/post	5.50	5.50	5.50	5.50	1		✓
Scottish Widows Instant Transfer	post/tel	5.40[6]	5.40[6]	5 40[6]	5 45[6]	100		
Notice accounts								
B'ham Midshires SimplySave 60	postal		5.45	5.85	5.85	1,000	60	yrly
Bristol & West Easy Life 60	branch		5.70[7]	5.70[7]	5.70[7]	500	60	yrly
Northern Rock Direct Tracker 90	post/tel	5.50	5.50	5.50	5.55	1	90	yrly
Scottish Widows Bank 60 Day	post/tel	5.45[6]	5.45[6]	5.45[6]	5.55[6]	100	60	yrly
Universal BS Direct 90	postal			5.85[8]	5.90[8]	5,000	90	yrly

1 Rate before tax 2 Includes a bonus of 1.10 per cent payable for first six months 3 All transactions via Premier Account 4 All transactions via FlexAccount 5 Open to NetmasterGold customers 6 Includes a bonus of 0.5 per cent payable for first six months 7 Includes a bonus of 1.25 per cent payable to 1 December 2001 8 Includes a bonus of 0.35 per cent payable to 1 October 2001

All rates correct at 10 July 2001

Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are nationally available and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

	Cat standard	Interest rate (%) £0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
C&G		5.70	5.70	5.70	5.70	100		✓
Cheshire BS	✓	5.70	5.70	5.70	5.70	1		✓
Derbyshire BS	✓	4.40	4.40	4.95	5.75	10		
Dunfermline BS		5.10	5.10	5.35	5.85	100		✓
Furness BS				5.95	5.95	1,000	90	
HSBC	✓	4.20	4.70	4.70	5.95	1		✓
Melton Mowbray BS		5.45	5.45	5.45	5.75	25[1]		
Monmouthshire BS	✓	5.80	5.80	5.80	5.80	10		✓
Nottingham BS			5.75	5.75	5.75	500		
Shepshed BS				5.80	5.80	1,000	60	✓
Smile[2]	✓	6.00	6.00	6.00	6.00	1		✓
Stafford Railway BS	✓	5.75	5.75	5.75	5.75	1[3]		✓
Tipton & Coseley BS	✓	5.70	5.70	5.70	5.70	1	7	✓

1 Minimum investment for non-locals is £1,000
2 Account must be opened via internet
3 Minimum investment for non-locals is £250

All rates correct at 10 July 2001

Based on data supplied by *MoneyFacts*

CHILDREN'S SAVINGS ACCOUNTS

Most high-street banks and building societies run children's accounts. They are a sensible option if your child has only small amounts to save. They give children direct access to their money and have the added advantage of giving children control over their investment, so that they learn how to handle their own finances. Interest rates are usually better than those paid on similar accounts available to adults. Children can usually have their own account from the age of seven, although an adult's signature (parent's or guardian's) is needed to operate accounts if the child is very young.

Our Best Buys are shown in **red**. Choose an account for the amount closest to your level of savings. We show the annual interest rate before tax on balances of £10, £100 and £1,000, and give the maximum age for a child to hold the account. We show with a ✓ accounts which offer perks (such as free gifts or toys). However, we have not taken this into account when choosing our Best Buys. We also say whether the account operates on a local or national basis. Local accounts tend to pay higher rates of interest than national accounts, but you will need to live in the area.

	Interest rate (%) £10	£100	£1,000	Other details Maximum age (years)	Interest paid	Perks	Local or national
Alliance & Leicester First Save	5.75	5.75	5.75	to 16	yearly		national
Bradford & Bingley KidZone	5.55	5.55	6.65	to 14[1]	yearly	✓	national
Britannia BS FirstSaver	5.50	5.50	5.50	to 18	yearly		see[2]
Cambridge BS First Instant	5.60	5.60	5.60	to 18	yearly		local
Coventry BS Interest Zone	5.75	5.75	5.75	to 18[3]	yearly		national
Furness BS Young Savers	5.63	5.63	5.78	to 18	half-yrly	✓	local
Ipswich BS Young Savers Club	5.20	5.20	5.75	to 16	yearly	✓	local
Lambeth BS Cat's Whiskers		5.80	5.80	to 18	yearly	✓	national
Loughborough BS Penguin Savers	5.78	5.78	5.78	to 16	half-yrly	✓	local
Mansfield BS Bonus Five		5.78	5.78	to 16	half-yrly	✓	local
Nationwide BS Smart 2 Save	6.09	6.09	6.09	to 11	half-yrly	✓	national
Saffron Walden BS Ladybird	6.00	6.00	6.00	to 16	yearly	✓	local
Yorkshire BS Happy Kids	5.58	5.58	5.58	to 18	half-yrly		national

1 Can retain account to age 16 2 Open to children/grandchildren of existing customers only 3 No withdrawals permitted until seventh birthday

All rates correct at 10 July 2001

Based on data supplied by *MoneyFacts*

contacts and links

Use these contacts and internet links to find out more about the topics in this month's issue or just to save time when shopping around. Links are also given on our website – see www.which.net/which (***W*** = member of Which? Web Trader)

ALL CHANGE (p12)
Activa 01283 540957
www.activa.uk.com/legshealth.htm
DishDrawer 01926 626700
Game Boy Advance www.nintendo.com
Grill It! 01275 794481
Hitachi 01628 643000
www.hitachi-consumer-eu.com
Mediven 0800 085 3630
www.mediuk.co.uk/
Paint Runner 01903 742277
Powex 01905 621177
Scholl www.schollflightsocks.co.uk

ANSWERING MACHINES (p22)
Ascom 0800 028 3328
www.ascom.co.uk
Audioline 01527 584377
www.doro.com
Binatone 0208 344 8888
www.binatonetelecom.com
BT 0800 800150
www.bt.com
Cable & Wireless 020 8787 3111
www.cw.com
Geemarc 01707 384438
www.geemarc.com
Hayes 01276 704400
www.hayes.co.uk
NTL 0800 052 1815
www.ntl.co.uk
Philips 0800 019 0211
www.philips.com
Samsung 0800 521652
www.samsungelectronics.co.uk
Telewest 0500 500100
www.telewest.co.uk
US Robotics 0800 028 9362
www.usr-emea.com/loc-index.asp?loc=unkg
Vtech 0870 0133232
www.vtecheurope.com

ASK THE EXPERTS (p54)
Department of Health
www.doh.gov.uk/traveladvice
(Health Literature Hotline
0800 555777 – for *Health advice for travellers*)
Fleet Street Travel Clinic
020 7353 5678
www.fleetstreetclinic.com/vac_rec.html
Foreign and Commonwealth Office 020 7008 0232/0233
www.fco.gov.uk/travel/default.asp
Hospital for Tropical Diseases Travel Clinic healthline
09061 337733
(calls are charged at 50p/minute)
Malaria Healthline 09065 508908
(calls are charged at £1/minute)
Masta (Medical Advisory Service for Travellers Abroad
0906 822 4100
(24-hr travellers' healthline (calls are charged at 60p/minute)
www.masta.org
NHS Direct 0845 4647
NHS Scotland
www.fitfortravel.scot.nhs.uk/

GIVING UP SMOKING (p26)
NHS Smoking Helpline:
England and Wales 0800 169 0169
Scotland 0800 848484
Ulster Cancer Foundation (Northern Ireland) 028 9066 3281
www.givingupsmoking.co.uk
NHS Pregnancy Smoking Helpline
0800 169 9169
QUIT Quitline 0800 002200
www.quit.org.uk
Bengali Quitline 0800 002244
Gujerati Quitline 0800 002255
Hindi Quitline 0800 002266
Punjabi Quitline 0800 002277
Turkish & Kurdish Quitline
0800 002299
Urdu Quitline 0800 002288

HANDHELD VACUUMS (p46)
Beaumark Available from Health & Home Shopping 0870 758 0001
Black & Decker 0870 732 3023
www.blackanddecker.com
Dirt Devil 01788 532003
Electrolux 01780 722007
www.electrolux.co.uk
Karcher 01295 752200
www.karcheruk.co.uk
Moulinex 0121 202 0500
www.moulinex.com
Oreck 0800 684684
www.oreck.co.uk

HOUSE INSURANCE (p49)
AA 0800 444777
www.theaa.co.uk
Abbey National 08457 606070
www.abbeynational.co.uk
Aon Select 0845 601 2222
Axa Direct 0800 282820
www.axa.co.uk
Barclays 0800 151617
www.barclays.co.uk
Birmingham Midshires
0800 223422
www.askbm.co.uk
Bradford & Bingley 0845 300 0045
Britannia Local branch
www.britannia.co.uk
Churchill 0800 200345
www.churchill.co.uk
CIS 08000 282929
www.cis.co.uk
Cornhill Direct 0800 607070
www.cornhill.co.uk
Direct Line ***W*** 0845 246 8000
www.directline.com
Eagle Star 0800 333800
www.eaglestar.co.uk
First Direct 08456 100101
www.firstdirect.com
Halifax 0800 028 2498
www.halifax.co.uk
Help the Aged 0800 413180
www.helptheaged.org.uk
Hill House Hammond
0800 056 5000
www.hhh.co.uk
HSBC 0800 277377
www.hsbc.co.uk
Legal & General 0500 665555
www.LandG.com
Liverpool Victoria
0800 680690
www.liverpool-victoria.co.uk
Lloyds TSB 0800 750750 (phone/internet)
www.lloydstsb.com/insurance
Lloyds TSB Local branch
Marks & Spencer 0800 3899988
www.marksandspencer.com/financialservices
MORE TH>N 0800 300660
www.morethan.com/home
Nationwide BS 0800 302012
www.nationwide.co.uk
Natwest/The Royal Bank of Scotland 0800 331100
www.natwest.co.uk
NFU Mutual 0845 0717156
www.nfumutual.co.uk
Norwich & Peterborough Local branch
www.norwichandpeterborough.co.uk
Norwich Union ***W*** 0800 888222
www.norwich-union.co.uk
Pearl 08458 807060
www.pearl.co.uk
Prudential 0800 300300
www.pru.co.uk
RIAS 0800 552100
www.rias.co.uk
Royal Liver 0151 236 1451
www.royal-liver.com
Saga 0800 414525
www.saga.co.uk
Tesco 0845 300 6600
www.tesco.com/finance
Zurich 02392 822200
www.zurichpersonal.co.uk

INSIDE STORY (p6)
DEFRA helpline (formerly MAFF helpline) 08459 335577
www.maff.gov.uk
Department of Health Public Enquiry Office 020 7210 4850
www.doh.gov.uk
FSA Public Enquiry line
0845 000 0048
www.foodstandards.gov.uk
www.bsereview.org.uk

MOTORBIKES/MOPEDS (p42)
British Motorcyclists Federation
0116 254 8005 www.bmf.co.uk
Driving Standards Agency
www.dsa.gov.uk
The Edge (Motorcycle Industry Association)
0870 442 2112
www.get-the-edge.co.uk

NEW TECHNOLOGY (p40)
eBookman 0800 328 5618
www.franklin-uk.co.uk
Ericsson 08705 237237 (option 3)
www.ericsson.co.uk
Gemstar www.ebook-gemstar.com
Orange www.orange.co.uk/orangeathome
X10 technology
Laser 020 8441 9788
www.laser.com
Let's Automate ***W***
www.letsautomate.com
P-Tech 01789 400004
www.ptech.org.uk

SAVINGS MONITOR (p56)
Children's accounts
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Bradford & Bingley 0845 600 8885
www.bradford-bingley.co.uk
Britannia BS 0800 132304
www.britannia.co.uk
Cambridge BS 01223 727727
www.cambridge-building-society.co.uk
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Ipswich BS 01473 211021
www.ipswich-bs.co.uk
Lambeth BS 0500 200020
www.lambeth.co.uk
Loughborough BS
01509 610707
www.theloughborough.co.uk
Mansfield BS 01623 676300
www.mansfieldbs.co.uk
Nationwide BS 0500 302010
www.nationwide.co.uk
Saffron Walden BS
01799 522211
www.swhebs.co.uk
Yorkshire BS 0845 120 0100
www.ybs.co.uk
Mini cash Isas
Cheltenham & Gloucester
0800 717505
www.cheltglos.co.uk
Cheshire BS 0800 243278
www.cheshirebs.co.uk
Derbyshire BS 0845 600 4005
www.thederbyshire.co.uk
Dunfermline BS 0845 601 3066
www.dunfermline-bs.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
HSBC 0800 520420
www.hsbc.co.uk
Melton Mowbray BS
01664 563937
Monmouthshire BS 01633 844402
Nottingham BS 0115 956 4707
www.nottingham-bs.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Smile www.smile.co.uk
Stafford Railway BS 01785 223212
Tipton & Coseley BS
0121 557 2551
www.thetipton.co.uk
Savings accounts
Abbey National
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Birmingham Midshires
0845 602 2828
www.birminghammidshires.co.uk
Bristol & West 0808 181 1111
www.bristol-west.co.uk
Egg www.egg.com
Halifax www.halifax.co.uk
Intelligent Finance 0845 609 4343
www.if.com
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock 0845 600 6767
www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk

SOLICITORS (p8)
The Law Society of England and Wales 020 7242 1222
www.lawsociety.co.uk
The Law Society of Northern Ireland 028 9023 1614
www.lawsoc-ni.org
The Law Society of Scotland
0131 476 8137
www.lawscot.org.uk/
Lay Observer Office of Law Reform (Northern Ireland)
028 9054 2900
Office for the Supervision of Solicitors (England and Wales)
0845 608 6565 (public advice line)
www.oss.lawsociety.org.uk
Office of the Legal Services Ombudsman (England and Wales)
0845 601 0794 (Lo-call)/
0161 236 9532
www.olso.org
Office of the Scottish Legal Services Ombudsman
0131 244 3055
www.slso.org.uk

STAKEHOLDER PENSIONS (p18)
Abbey National 0800 302030
www.abbeynational.co.uk
Axa Sun Life (Saver and Investor)
0845 300 3171
www.axa.co.uk
Bank of Scotland 0845 300 3423
www.bankofscotland.co.uk
Barclays Life Assurance
0845 070 0220
www.barclays.co.uk
Britannic Assurance
0845 305 5559
www.britannicassurance.com
Canada Life 0845 606 0708
www.canadalife.co.uk
CIS Unit Managers 08000 282727
www.cis.co.uk
Clerical Medical 0870 602 2244
www.clericalmedical.co.uk
Friends Provident Life
0800 000085
www.friendsprovident.co.uk
Halifax Equitable 0870 901 0140
www.equitable.co.uk
Halifax Life 0870 901 0140
www.halifax.co.uk
HSBC Life (UK) 0845 745 6127
www.hsbc.co.uk
Legal & General 08700 100885
www.landg.co.uk
Marks & Spencer Financial Services 0800 363428
www.marks-and-spencer.co.uk
Merrill Lynch Pensions
0845 880 0354
www.mlim.co.uk/pensions
Nationwide 0500 302010
www.nationwide.co.uk
NatWest Life Assurance
0845 300 0162
www.natwest.com
NFU Mutual 0800 622323
www.nfumutual.co.uk
Norwich Union ***W*** 0845 845 1450
www.norwich-union.co.uk
NPI 0870 898 6961
www.npi.co.uk
Pearl Assurance
0845 887 7665
www.pearl.co.uk
Prudential Financial Services
0845 070 3333
www.prudential.co.uk
Royal & SunAlliance 0500 060497
www.royalsunalliance.co.uk
Royal Liver Assurance
0800 661111
www.royal-liver.com
Royal London 0800 085 5048
www.royal-london.co.uk
Royal Scottish Assurance
0845 300 0161
www.rbs.co.uk
Scottish Amicable
01786 448844
www.scottishamicable.co.uk
Scottish Equitable 0845 601 2923
www.scottishequitable.co.uk
Scottish Mutual 08456 000407
www.scottishmutual.co.uk
Scottish Widows 08457 678910
www.scottishwidows.co.uk
Standard Life 0845 606 0087
www.standardlife.co.uk
Virgin Direct 08456 102040
www.virgindirect.com
Wesleyan Financial Services
0800 806060
www.wesleyan.co.uk
Other useful contacts
FSA Consumer Helpline
0845 606 1234 (local-call rates)
www.fsa.gov.uk
Institute of Financial Planning
0117 945 2470
www.financialplanning.org.uk
Society of Financial Advisers
020 7417 4442 (to find an adviser)
www.sofa.org

STEP-BY-STEP GUIDE (p36)
Arboricultural Association
01794 368717
www.trees.org.uk/
Association of Professional Landscapers (APL) 01538 751976
www.landscaper.org.uk
British Association and Landscape Industries (BALI) 02476 690333
www.bali.co.uk/
The Landscape Institute
020 7350 5200
www.l-i.org.uk/
Society of Garden Designers
020 7838 9311
www.society-of-garden-designers.co.uk/

TRAIN COMPANIES (p34)
Rail Passengers Council
020 7505 9090 (contact details for all regional RPCs, including LTUC, can be found on www.rail-reg.gov.uk/rucc/rucc3.htm or call the above phone number)
SRA 020 7654 6000
www.sra.gov.uk
For train operating companies
www.nationalrail.co.uk

WIDESCREEN TVs (p30)
Bush 020 8787 3111
www.bushinternet.co.uk
Ferguson 01732 520920
www.thomson-europe.com
JVC 0870 330 5000
www.jvc.co.uk
LG 0870 607 5544
www.lgelectronics.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Philips 020 8665 6350
www.philips.co.uk
Samsung 0800 521652
www.samsungelectronics.co.uk
Sharp 0800 262958
www.sharp.co.uk
Sony 08705 111999
www.sony.co.uk
Thomson 01732 520920
www.thomson-europe.com
Toshiba 01276 62222
www.toshiba.co.uk
Other useful contacts
ITV Digital 0808 100 0101
www.itv-digital.co.uk
Sky Digital 08702 404040
www.sky.com

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Make the most of your subscription

www.which.net

Check out our website

www.which.net/which

Check out our website for extra information. There are links to dozens of websites relevant to each issue. You'll find all our current factsheets online, plus each month the *Which?* experts go online to answer your questions – this month we're featuring **stakeholder pensions** (see p18). E-mail us your questions from the website. You can also use the online form to give us your views about *Which?*.

SHOPPING OPTIONS – SAVE WITH WHICH?

As a *Which?* member, you can now make big savings on electrical appliances, energy bills, and even on a new car – thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members are the lowest around by constantly price checking against those from other internet and high-street retailers.

Which? members with internet access can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised, as a *Which?* member, you'll be refunded 110 per cent of the difference.

Finally, if you're thinking of buying a new car, **carbusters.com** could help you save thousands of pounds by importing a car from Europe.

Electrical goods

Value direct 01295 755015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which

Energy bills

www.buy.co.uk/which

New cars

carbusters.com

FACT SHEET

Which? factsheets

Our factsheets are free to *Which?* members, and are also available online. If you don't have access to our website, and want to know whether we have a factsheet on a particular topic, ring **0845 307 4000**.

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of management Brian Yates (**Chairman**); Ruth Gee, John Rimington CB (**Deputy Chairmen**); Susan Baker, Anthony Burton OBE, Neville Duncan, Margaret Ginman, Tanya Heasman, Harriet Kimbell MBE, Michael Levy, Leif Mills CBE, Michael Moore CBE, Gary Waller, Phillip Whitehead MEP, James Woodward-Nutt, Professor Steve Woolgar, Christopher Zealley
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Printing St Ives (Caerphilly) Ltd

Corrections

Watch 'n' Go, All change, July 2001, p15
The price we gave for this (£160) is for the TV section only. With the VCR section as well, the Watch 'n' Go costs £300.

Tax Saving Guide, June 2000
The figures in the Class 1 NICs table, p15, refer to the 2001-02 tax year. And in the section on giving to charity, p4, we should have said that starting-rate taxpayers may use Gift Aid, provided the total tax paid throughout the tax year is at least as much as the tax reclaimed by the charity on the gift.

HELP WANTED

E-mail replies to helpwanted@which.net or write to our Hertford address (see 'Contact us', below, right). Please quote the department shown below.

DIRECT DEBIT PAYMENTS

Have you built up credit with your gas or electricity company by paying a direct debit that's too high for the amount of electricity or gas you use? Or have you tried to get the extra money back? Please write to Dept LE.

PAYING FOR PRIVATE HOSPITAL TREATMENT

Have you ever paid for private hospital treatment out of your own pocket? What was the reason for doing so? Did you think it was worth it? Would you do it this way again? And, looking back, would you have done things differently (such as taken out private health insurance or gone through the NHS)? Please send details of your experiences to Dept RC, and let us know whether you'd be willing to feature as a case study in our article.

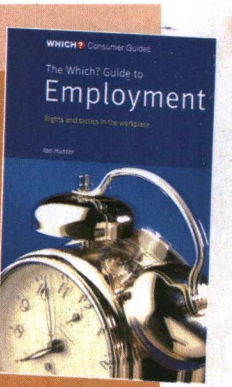
SHARED APPRECIATION MORTGAGES

Have you had a problem with a shared appreciation mortgage – where the lender takes a percentage of the profit when the property is sold? If so, we'd like to hear from you, particularly if the problem arose because the mortgage was in one person's name. Please write to Dept LE, and let us know whether you'd be willing to feature as a case study in our article.

PDAs/PALMTOP COMPUTERS

Do you have a personal digital assistant (PDA) or palmtop computer? Do you find it indispensable or have you never even taken it out of its box? Please let us know your views on how helpful these devices are for your lifestyle. Reply to Dept JD.

book offer



The Which? Guide to Employment points the way through the maze of legislation in the workplace. It explains your rights and responsibilities and shows you how to get help in a dispute. Illustrated with real-life examples, the guide covers full-time, part-time, jobshare and contract workers, and gives advice on all sorts of key issues. Normally priced £10.99, we're offering it at £8.99 from now until 31 August. To order, ring **0800 252 100**, quoting code **EMP (WB0801)**.

CONTACT US

Members' Helpline 0845 307 4000
The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm.

Post Membership Services Dept
PO Box 44, Hertford X, SG14 1SH
E-mail which@which.net
Fax 0845 307 4001
Web site www.which.net/which
Outside the UK +44 1992 822800

Please include your *Which?* membership number and a daytime phone number.

quickindex

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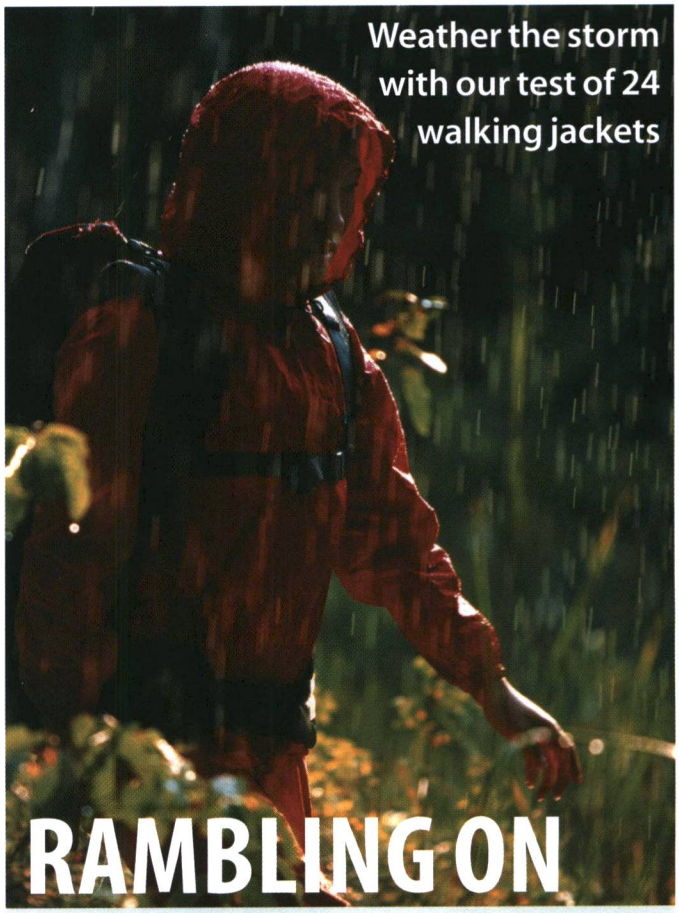

Weather the storm with our test of 24 walking jackets

RAMBLING ON

● **CAR INSURANCE**
Best Buy direct-sold policies

● **PRIVATE DENTISTRY**
We survey the cost of treatment

● **PAIN RELIEF**
What works – and what doesn't

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- Film reprints – quality and delivery compared
- Financial advisers – how to choose
- Ladders – we find the top ones
- Organic wine – green party candidates

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PLUS Which? Car 2001 – a 68-page guide

PHOTOGRAPHY GETTYONE STONE

briefcases

Two recent cases from our lawyers' files

PHOTOGRAPHY MICHAEL SULLIVAN, JOHN TRENHOLM

Broken boiler blues

To pensioner David Messam, Calortex's mailshot offer to renew his gas service contract seemed ideal. It promised that, if the boiler broke down and couldn't be repaired, Calortex would pay at least half the cost to replace it – even if it was over ten years old. David paid £99 to renew the service contract on his 15-year-old boiler. But soon after its annual service, it stopped working. A Calortex engineer called, pronounced the system dangerous and shut it down, leaving David cold and with no hot water. When his son discovered this, he complained to Calortex. A second engineer carried out some temporary repairs and said someone would call about a replacement boiler. But, despite repeated phone calls, no one turned up. Then, two months before it was due to run out, and without consulting David, Calortex cancelled the service contract. David paid £2,262 to have his boiler replaced and came to us for help.

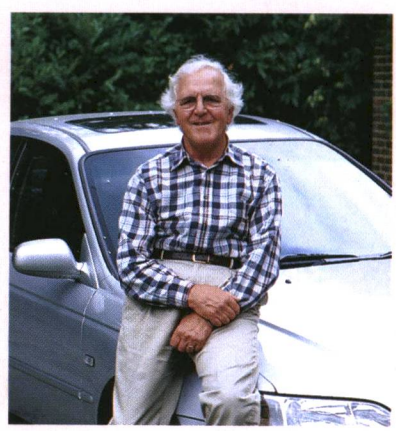
We told Calortex it was in breach of contract. Warrantech, the company which had carried out the service, promised to pay David £700. David agreed to accept this, provided that a cheque arrived within 28 days. But it didn't. Then we discovered that Warrantech had gone out of business. Calortex refused to pay out, so we started proceedings against the company in the small claims court for the amount we had always maintained was due. A month before the case was due to be heard, Calortex, now trading as Npower, made an out-of-court settlement of £1,631. David accepted this offer.

POINT OF LAW

If, during negotiations, you accept an offer subject to prompt payment for a lower amount than you were originally claiming, and the offer isn't honoured, you can still take the matter to court and request the full amount.

Discord over an imported Accord

In May 2000, Ron Kelsey decided to import a car from Europe. He saw an advert for Sussex Imports, a car import service which would, for an agreed price, have the car of his choice delivered to his door. Ron chose a Honda Accord 2.0-litre VTEC SE, which would be imported from Belgium at a cost of £16,500. Ron paid a £3,300 deposit using his Which? credit card.



In November, Sussex Imports gave Ron a chassis number and asked for the remaining £13,200. Ron paid this by electronic transfer at the beginning of December. But, by the end of the month, the car hadn't turned up. So Ron phoned Sussex Imports. A recorded message said that the company had gone into liquidation and advised callers to get in touch with the company's agents in Belgium. When Ron did this, he was told that Sussex Imports had paid only £2,200. If he wanted to continue with the order, he was told he would have to pay a further £10,500. This covered just the price of the car. Ron decided to go ahead with the order, but getting the car home, paying for registration and VAT cost a further £2,492.

At this point, Ron asked us for help. We advised him that Sussex Imports had breached the contract by not passing on the balance. As Ron had paid his deposit by credit card, under Section 75 of the Consumer Credit Act, the credit card provider, Beneficial, was also liable. We wrote to Beneficial on Ron's behalf advising the bank of its liability. We asked Beneficial to reimburse the £13,000, Sussex Imports' fee for services it hadn't provided, plus interest. Beneficial asked for evidence of Ron's order and of the payments he'd made and for proof that Sussex Imports had gone into liquidation. Once Beneficial had received all the paperwork, it offered £13,000, which Ron decided to accept.

POINT OF LAW

If an item you are buying costs more than £100 (but less than £30,000), and you pay some of it, however small, by credit card, the credit card provider is jointly and severally liable if the contract is breached. This applies whatever method of payment you use to settle the balance, provided the total credit doesn't exceed £25,000.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for **existing Which? Legal Service members** is **01992 822 828.**